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MyRide Wallet Mobility Pilot

Summary of Learnings & Outcomes



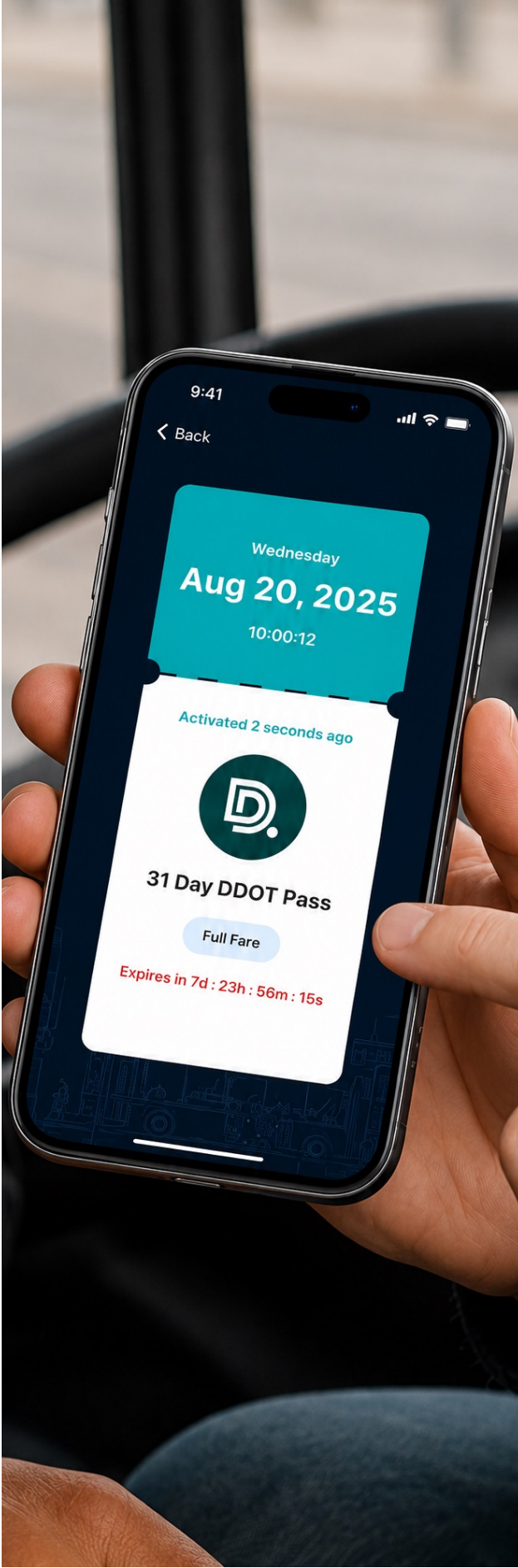
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The preparation of this report was financed through: the Michigan Department of Transportation (MDOT), the Regional Transit Authority (RTA) of Southeast Michigan, participation of Detroit Department of Transportation (DDOT) and the Suburban Mobility Authority for Regional Transportation (SMART). This document was prepared June, 2026.



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PROGRAM AND OPERATIONAL DOCUMENTS

Bhadala. *MyRide Wallet Rider Quick Reference Guide*. 2026.

Bhadala. *MyRide Wallet Driver Training Manual*. 2025.

Bhadala. *MyRide Wallet Subsidy Provider Training Manual*. 2025.

Bhadala. *MyRide Wallet Platform Quality Assurance (QA) Report*. 2026.

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ASSESSMENT AND EVALUATION DOCUMENTS

Bhadala. *MyRide Wallet User Acceptance Testing (UAT) Report*. 2025.

Bhadala. *MyRide Wallet Rider Outcome Assessment*. 2026.

Bhadala. *MyRide Wallet Portal Workflow Assessment*. 2026.

Menlo Innovations. *MyRide Wallet Rider Experience Assessment*. 2026.

Menlo Innovations. *MyRide Wallet Portal Beta Assessment*. 2026.

ADMINISTRATIVE TOOL USAGE

Portal Data Reports

“I absolutely loved it – I didn’t have to worry about having something in my hand, like a physical pass.”

- DDOT Rider

THANK YOU TO OUR PARTNERS

The MyRide Wallet Mobility Pilot was implemented through the coordinated efforts of regional partners across Southeast Michigan. We are grateful for the leadership, funding, and operational support provided by each organization named below.

To our pilot participants: thank you for trusting this program to support your journey toward employment and for showing us what it means to navigate transportation barriers every day with resilience and determination.

United Way of Southeastern Michigan, Southeast Michigan Community Alliance (SEMCA), Global Epicenter for Mobility (GEM), and LM Manufacturing: thank you for integrating MyRide Wallet into your existing workflows, logging into the portal, learning the system, enrolling participants, distributing funds, and telling us honestly where processes required refinement. Your operational engagement and feedback were essential to validating the platform and identifying opportunities to improve subsidy administration in future phases

To our transit partners at Detroit Department of Transportation (DDOT) and Suburban Mobility Authority for Regional Transportation (SMART): thank you for being a partner in this pilot, training and integrating transit vehicle operators, and committing to a shared vision of more connected regional transit.

To Menlo Innovations: thank you for your human-centered assessment work and for bringing the voices of riders and administrators into sharp focus.

To the Michigan Department of Transportation (MDOT): thank you for providing grant funding and program oversight and for your sustained commitment to a more connected transportation system for Southeast Michigan and the State of Michigan.

To the Office of Future Mobility and Electrification (OFME): thank you for championing mobility innovation as a pathway to greater equity and access for Michigan residents and for co-managing the Michigan Mobility Wallet Challenge grant program.

To the Regional Transit Authority (RTA) of Southeast Michigan: thank you for serving as grant recipient under the Michigan Mobility Wallet Challenge, for investing in this pilot, and for providing regional leadership that made multi-agency implementation possible.

This pilot was a regional effort in every sense. We look forward to building on it together.

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Executive Summary



MyRide Wallet Participant Enrollment, LM Manufacturing – Photo Credit: Bhadala, 2026

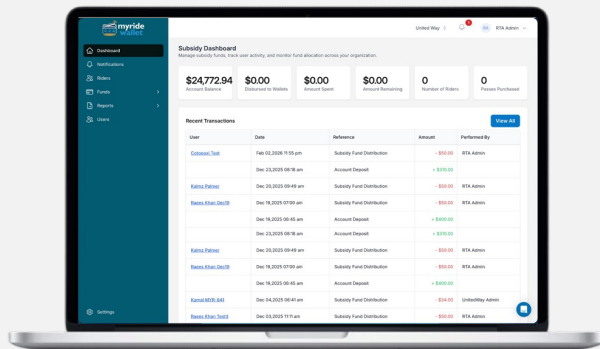
Executive Summary

The MyRide Wallet pilot demonstrated that improving transportation access is not solely a question of how riders pay for transit, but how effectively transportation resources can be delivered to the people who need them. By reducing administrative barriers and connecting riders more directly

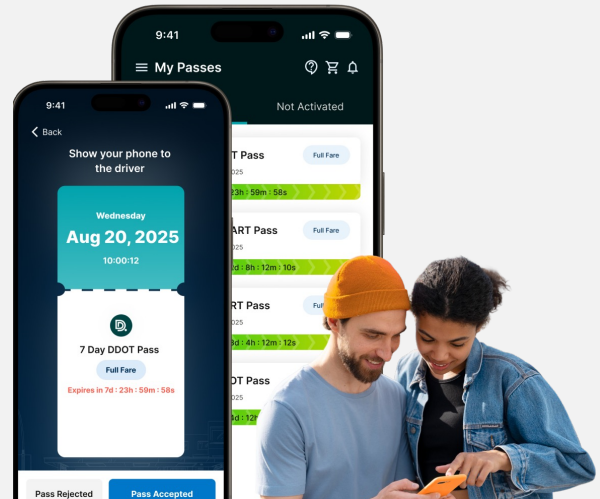
with available benefits, the pilot showed that MyRide Wallet can strengthen mobility access, support workforce development, increase transit utilization, and improve transportation outcomes across Southeast Michigan.



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SUBSIDY MANAGEMENT PORTAL



MYRIDE WALLET APP

CONTEXT AND PURPOSE

Southeast Michigan's transit ecosystem lacks consistency for riders, providers, and the organizations that fund transportation assistance. Riders navigate separate fare systems with different payment methods, validation processes, and pass types and there is no single platform to access fare information or purchase passes across providers.

For the organizations that provide transportation assistance to job seekers, workforce participants, and other community members, the challenge is more acute. There is no centralized, scalable mechanism to distribute transit benefits, monitor utilization, or report outcomes to funders and partners.

The MyRide Wallet Mobility Pilot was designed to address these conditions directly and was funded through the Michigan Mobility Wallet Challenge, a competitive grant program jointly managed by MDOT and OFME. Under this program, the RTA received a grant award of one million dollars (\$1,000,000 USD) in March 2023 to design and implement a regional mobility pilot.

PILOT GOALS

The pilot was built around three goals established by the RTA: (1) expanding access to shared mobility options through an integrated fare and payment platform; (2) enabling direct transportation-subsidy payments to participating organizations and their beneficiaries; and (3) facilitating exploration of future fare-capping approaches.

Bhadala was selected through a competitive procurement process to design, build and operate the platform under a contract executed in November 2024. DDOT and SMART served as participating transit providers, United Way for Southeastern Michigan and SEMCA/GEM served as subsidy organizations, and riders drawn from four cohorts. The pilot launched on February 20, 2026, and concluded on May 31, 2026. Section 1 provides full detail on pilot development, scope, and success criteria.

WHAT WE PROVED

The MyRide Wallet Mobility Pilot delivered three clear proof points for the region.

First, a regional mobility wallet works. Across 68 enrolled participants and 743 completed trips, riders successfully registered accounts, accessed subsidy funds, purchased transit passes for DDOT and SMART services, and activated digital passes for boarding, all through a single platform. The platform met or exceeded the majority of system requirements established in the 2024 RTA Mobility Wallet Concept of Operations (ConOps), with a small number of requirements intentionally deferred to subsequent phases.

Second, centralizing subsidy administration is a high-value opportunity. Organizations administering transportation assistance described enrollment processes that previously required approximately 45 to 60 minutes per participant. MyRide Wallet reduced that to approximately 15 to 20 minutes, an estimated savings of 30 to 40 minutes per participant enrolled, while eliminating manual workflows and replacing fragmented processes with a single digital environment. (Portal Workflow Assessment, Section 3.3)

Third, the model scales. The pilot demonstrated applicability across two distinct subsidy program types: human-services delivery through United Way for Southeastern Michigan and employer-sponsored transportation assistance through SEMCA/GEM at LM Manufacturing. These use cases confirm that MyRide Wallet can serve a wide range of organizations in the region that fund transportation access for the people they serve.

WHAT WE LEARNED AND WHY IT MATTERS

The pilot consistently surfaced four findings with direct policy implications for the region:

Administrative barriers, not technology, are the primary obstacle. Transportation-assistance funding already exists throughout the region across workforce development programs, healthcare organizations, nonprofit organizations, educational institutions, and public agencies. The challenge is not the absence of resources but the complexity of connecting those resources to the people they are intended to serve, and the pilot demonstrated that a centralized platform can substantially reduce that complexity.

A multimodal payment gap remains. The region currently lacks a unified payment solution spanning fixed-route transit, paratransit, on-demand transit, and micromobility. MyRide Wallet is designed to evolve into that layer, with paratransit and micromobility integration identified as near-term priorities in collaboration with transit providers and mobility partners.

The digital divide requires deliberate design. Reaching riders without smartphones, riders who rely on cash, riders with disabilities, and riders with inconsistent internet access will require explicit design choices in future phases. The pilot's integration with CashApp validated one pathway for serving unbanked and underbanked riders, enabling cash-originated digital fare payment through participating retail locations, which can be expanded and tested with a broader rider population.

Equity is a central policy opportunity. Centralizing benefit administration creates conditions for greater consistency and fairness in how transportation assistance reaches eligible riders. Future phases should explore best-fare logic, reduced-fare coordination, and expanded subsidy eligibility in alignment with the RTA Strategic Technology Plan and the Regional Transit Master Plan.

WHAT COMES NEXT

The pilot proved that the mobility-wallet model works. The work ahead is governance, investment, and scale. Moving from pilot to program will require a clearly defined governance framework that outlines shared roles and responsibilities across the RTA, transit agencies, subsidy providers, and technology partners, including platform ownership, funding, data-sharing, and oversight. Without such a framework, a technically proven platform cannot transition into sustained regional infrastructure, making governance the most immediate priority for the region.

The most immediate growth opportunity is to expand the partner network to include additional workforce development organizations, healthcare providers, educational institutions, nonprofit organizations, and public agencies that currently administer transportation assistance using fragmented tools and manual workflows. Near-term integration opportunities, including full DDOT paratransit

integration and MoGo bike share, should be pursued in the next phase, contingent on resolving current policy, fare-structure, and technical integration dependencies. Platform investment in eligibility management, enrollment automation, reporting, and analytics will be required to support larger deployments and more complex funding structures.

Eligible riders across the region are not consistently accessing available transportation assistance because they either do not know it exists or cannot easily connect to it. Reducing that friction is one of the highest-return investments the region can make in transportation access. Decisions made in the near term regarding governance, partnerships, and investment will determine whether MyRide Wallet remains a pilot the region learned from or becomes core infrastructure on which the region builds future transportation-access initiatives.



Photo Credit: Prostock-studio, 2026

MYRIDE WALLET – PILOT OUTCOMES AND ASSESSMENT AT A GLANCE

Figure ES.1

The following summarizes pilot outcomes across four stakeholder groups. Active pilot subsidy usage data reflects March through May 2026. Section 3 examines each group's results in detail.

PILOT USAGE RATES

68
INVITED
[50 REQUIRED]

58
LOGINS

54
PASSES
BOUGHT

51
PASSES
ACTIVATED

743
TRIPS

PARTNERS

rta
Get On Board

D.

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MDOT
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SMART

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STAKEHOLDER NEEDS	SUCCESSES	OPPORTUNITIES
 Riders need easier access to transportation services and transportation benefits	- Enrolled and accessed transportation benefits independently - Purchased, activated, and used transit products through a shared platform - Completed 743 trips using benefits distributed through the platform - Generally found the platform usable and effective for accessing transportation services	- Simplify onboarding and first-time user guidance - Improve pass selection workflows and benefit-balance visibility - Expand rider education and contextual in-app support
 Subsidy Providers need more efficient administration of transportation-assistance programs	- Distributed transportation assistance through centralized digital workflows - Gained improved visibility into participant activity and benefit utilization - Reduced administrative effort associated with distributing and monitoring transportation benefits - Demonstrated significant value beyond fare purchasing alone	- Expand eligibility management and enrollment workflows - Increase automation of transportation-benefit administration, including recurring disbursements - Strengthen reporting, compliance, and outcome-measurement capabilities
 Transit Providers would like to improve utilization of existing transit routes and services	- Supported access to DDOT and SMART services for a new subsidized rider segment, including workforce development and human services participants - Participated without requiring significant changes to existing fare products or operational workflows - Demonstrated compatibility between mobility-wallet functionality and existing transit operations - Increased utilization of existing transit routes through platform-enabled trip activity - Generated fare revenue through pass purchases completed within the platform	- Explore deeper integration between MyRide Wallet and transit provider systems - Improve interoperability across transportation services and fare systems - Evaluate opportunities for broader fare integration including coordinated transfer policies and fare-capping
 Regional Mobility Stakeholders aim to increase regional coordination, and transit access	- Demonstrated a scalable model connecting transportation funding, transportation providers, subsidy providers, and riders - Improved visibility into transportation-benefit utilization and program activity - Identified transportation-benefit administration as a significant opportunity for future impact	- Expand participation among transportation-assistance providers - Strengthen regional coordination and data-sharing capabilities - Continue evolving the platform as regional transportation-access infrastructure and payment for additional modes of transportation

Pilot Background and Goals 1.0



Photo Credit: Dotshock, 2023

Pilot Background and Goals

1.1 ENHANCING REGIONAL MOBILITY

The MyRide Wallet Mobility Pilot emerged from a broader regional effort to improve integration across Southeast Michigan's public transportation ecosystem. Although transit providers throughout the region collectively connect many of the same riders and destinations, transit services have historically operated as disconnected systems with separate payment methods, transfer policies, rider workflows, and operational rules.

The RTA, alongside mobility service agencies, subsidy providers, and workforce organizations, is piloting a series of initiatives aimed at strengthening regional fare integration, transportation accessibility, and mobility coordination. These efforts have increasingly highlighted that the region's challenges extend beyond fare payment alone. Riders frequently

encounter fragmented service experiences, including inconsistent transfer processes, limited cross-system payment options, and no unified view of their available transportation benefits. At the same time, transit providers lack the tools to coordinate across systems, and subsidy providers, including workforce development agencies and employers, have no centralized platform through which to manage, distribute, or track fare benefits for employees and the people they serve.

The MyRide Wallet pilot represented a direct response to these conditions: a shared, account-based mobility platform designed to support transportation access, streamline subsidy distribution, and improve operational visibility across participating systems.



PRIOR MOBILITY INITIATIVES Figure 1.1

1.2 PRIOR REGIONAL MOBILITY INITIATIVES

The MyRide Wallet Mobility Pilot built upon several previous studies, pilots, and planning initiatives focused on fare integration, mobility coordination, and transportation accessibility throughout Southeast Michigan.

In 2015, the RTA Seamless Fare Integration Study examined interoperability challenges across DDOT, SMART, Detroit People Mover (DPM), and TheRide (Ann Arbor Area Transportation Authority), establishing regional fare integration as a long-term strategic priority for Southeast Michigan. The study identified key opportunities, including fare-system modernization, improved transfer structures, more seamless rider experiences, and stronger coordination across providers.

Between 2019 and 2022, the MI Ride Paratransit App Pilot represented one of the region's earliest live deployments focused on integrated mobility technology and digitally enabled rider experiences. The pilot tested a regional paratransit booking application supporting DDOT and SMART riders while revealing several important lessons around accessibility, rider onboarding, coalition-building across agencies, and the difficulty of integrating fragmented transportation technologies.

The 2024 Concept of Operations (ConOps) examined what a future regional fare integration system would require operationally. This effort examined concepts such as

centralized account management, interoperability across providers, shared rider account infrastructure, reduced-fare program coordination across agencies, and scalable payment architecture. At the same time, the ConOps highlighted substantial implementation challenges related to incompatible technologies, differing fare policies, operational complexity, and coordination across agencies and vendors.

Collectively, these initiatives established the strategic, operational, and technological foundation that informed the design of the MyRide Wallet pilot. Each effort surfaced recurring themes: the need for centralized account infrastructure, the complexity of multi-agency coordination, and the importance of prioritizing rider experience in system design. MyRide Wallet was developed to apply these lessons directly, deploying a shared, account-based platform designed to address the regional integration, subsidy administration, and rider-experience challenges surfaced by those prior initiatives.

1.3 MOBILITY WALLET PILOT DEVELOPMENT

In March 2023, the RTA received funding for its four regional counties through the Michigan Mobility Wallet Challenge, a grant program jointly managed by MDOT and OFME. Two additional recipients received funding through the same program: the Catch a Ride Network, formerly known as Feonix-Mobility Rising, partnering with SkedGo in Wayne County and additional Michigan counties outside the Southeast region; and Ecolane, operating statewide including one private operator in the Detroit metropolitan area.

The Michigan Mobility Wallet Challenge was designed to explore how mobility wallets could simplify fare payment, improve access to transportation services, and support subsidy distribution, while increasing the interoperability of transit services and expanding access to personal mobility for Michigan residents.¹

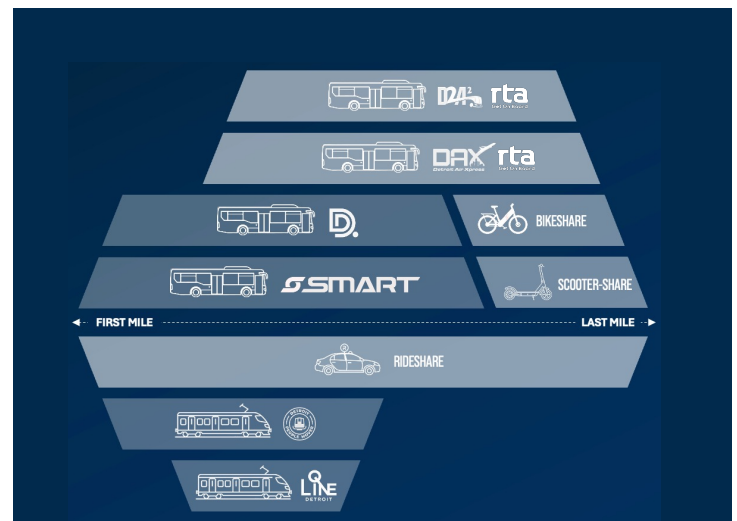
¹ Michigan Department of Transportation (MDOT) and the Office of Future Mobility and Electrification (OFME), "Michigan Mobility Wallet Challenge," [michigan.gov/mdot](https://www.michigan.gov/mdot), accessed June 2026. <https://www.michigan.gov/mdot/travel/mobility/initiatives/mobility-wallet-challenge>

Working groups, stakeholder interviews, and workshops were conducted throughout pilot development to better understand existing fare-collection systems, rider needs and pain points, subsidy-management workflows, interoperability challenges, and opportunities for regional coordination.

1.4 CURRENT STATE

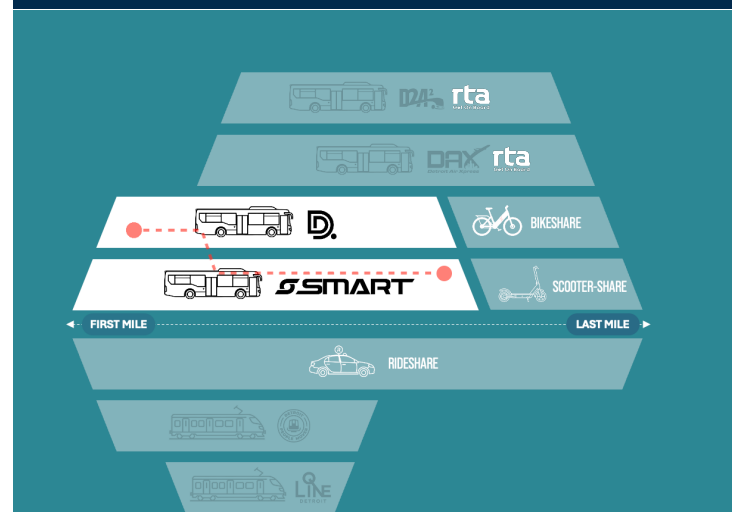
Stakeholder engagement and prior regional studies consistently identified several interconnected challenges across Southeast Michigan's mobility ecosystem.

One of the most significant challenges involved fragmented fare and payment systems. Transit agencies and mobility providers operated using a variety of fare technologies, payment methods, validation systems, and operational policies. As a result, riders often had to navigate separate applications, fare structures, and purchasing workflows depending on which provider or service they were using. These challenges were particularly evident in paratransit services, where riders were required to use cash for fare-payment, with no mobile or digital option available.



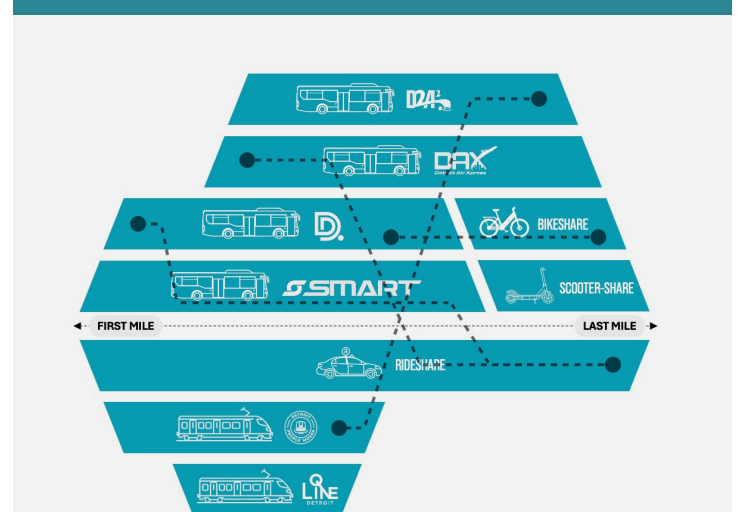
CURRENT STATE *Figure 1.2*

Today, mobility subsidies are difficult to distribute, lacking a centralized tool for delivering and managing funds across systems.



PILOT *Figure 1.3*

These efforts begin with a pilot designed to deploy and assess the efficacy of a common transit wallet and subsidy provision tool.



POSSIBLE FUTURE STATE *Figure 1.4*

In the future, a common transit wallet could streamline distribution of transit subsidies, and improve transit access and efficacy overall.

These manual processes varied between DDOT and SMART paratransit services, creating inconsistencies and limiting access to more equitable and integrated fare payment options.

Third-party stakeholders, including human-service organizations, employers, and academic institutions, also identified a lack of centralized transportation-subsidy infrastructure. Prior to the pilot, these subsidy providers generally lacked systems to distribute mobility funds digitally, monitor subsidy utilization, manage participant eligibility, or support flexible multimodal transportation choices. As a result, they often relied on manual or provider-specific workflows with limited operational visibility and scalability.

Agencies and subsidy providers also identified operational challenges related to fragmented reporting, variable reimbursement tracking, limited interoperability data, and limited visibility into rider behavior and subsidy utilization across providers. **Several participating organizations expressed strong interest in improved regional reporting capabilities and cross-system coordination tools that could support more effective subsidy management and service planning.**

Accessibility and technology barriers emerged as another major theme throughout stakeholder engagement. Participating organizations identified challenges affecting riders with varying levels of technological access, banking access, and digital literacy, including riders without smartphones or bank accounts, riders with disabilities, riders requiring caretaker support, and riders with unstable internet or no cellular access.

These findings reinforced the importance of maintaining multiple payment methods, supporting physical fare media, enabling cash-loading options, simplifying eligibility and onboarding workflows for transit-fare assistance programs, and prioritizing accessible user experiences throughout deployment. Taken together, these findings shaped the core design principles of the MyRide Wallet pilot and informed decisions around platform architecture, subsidy workflows, and rider-facing functionality.

1.5 FUTURE-STATE VISION

The long-term vision behind MyRide Wallet is the creation of a common regional transit wallet capable of streamlining mobility subsidy distribution and improving transportation access for current and prospective riders. By centralizing payment, subsidy management, and rider access into a shared digital platform, the solution is designed to reduce friction for riders and participating organizations while supporting a more connected and coordinated regional mobility ecosystem. In this future state:

- Riders are able to browse, purchase, and activate passes for fixed-route, on-demand, paratransit, and mobility services through a unified platform experience.
- Organizations can distribute and manage subsidy funds through centralized digital workflows rather than fragmented manual processes such as paper-based or cash distribution.
- Transit providers, including DDOT and SMART, gain improved visibility into pass purchases, subsidy utilization, and participant activity through shared reporting tools.
- The RTA is able to steward a shared regional mobility platform that supports interoperability, coordinated fare policy, and equitable transportation access across the region.

More broadly, MyRide Wallet is designed to serve as the shared infrastructure layer connecting riders, subsidy providers, transit agencies, and regional administrators across Southeast Michigan's evolving mobility ecosystem.

1.6 PILOT SCOPE AND OBJECTIVES

The MyRide Wallet Mobility Pilot deployed a mobile, account-based mobility wallet platform across Southeast Michigan under a contract between the RTA and Bhadala executed in November 2024, with DDOT and SMART serving as the participating transit providers. The platform was developed against system requirements established through the ConOps and formally launched to riders on February 20, 2026, following a development and User Acceptance Testing (UAT) period that began on November 7, 2025.

The pilot concluded on May 31, 2026, with 68 active users on the platform. United Way of Southeastern Michigan served as the initial subsidy portal partner, providing transportation assistance to program participants.

During the pilot, SEMCA, in partnership with GEM, joined the platform approximately three months before pilot conclusion following RTA approval. SEMCA leveraged the MyRide Wallet platform to support LM Manufacturing, a workforce development partner whose employees faced significant transportation insecurity that contributed to absenteeism and tardiness. This workforce development use case extended the pilot's reach beyond social service subsidy administration into employer-sponsored transportation assistance, demonstrating the platform's applicability across multiple subsidy program types. Additional detail on SEMCA/GEM's participation is provided in Section 2.2.

Prior to the UAT soft launch, two implementation prerequisites required resolution: DDOT and SMART driver training on the MyRide Wallet application, and the execution of an updated Memorandum of Understanding (MOU) between the RTA and United Way of Southeastern Michigan. Both were completed before riders were onboarded to the platform in December 2025.

The pilot focused on several core areas of evaluation, including rider usability and satisfaction, digital subsidy administration workflows, cross-provider interoperability,

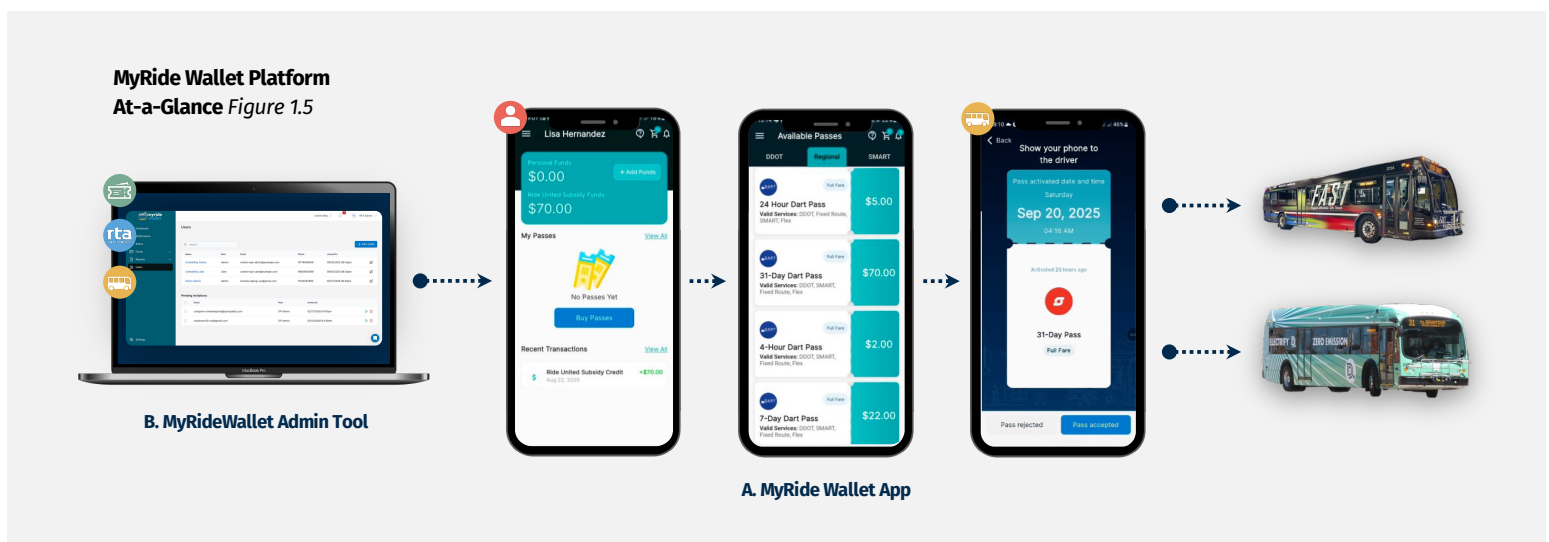
operational visibility, reporting capabilities, and the scalability of a regional mobility wallet model. More specifically, the pilot evaluated whether the platform could:

- Enable riders to easily understand, access, and use the platform to manage fare payment and subsidies;
- Allow participating organizations to streamline and centralize subsidy management workflows;
- Support pass purchasing and usage across DDOT and SMART transit services;
- Provide stakeholders with improved visibility into rider activity, subsidy utilization, and operational performance;
- Deliver centralized reporting tools to support oversight, reimbursement workflows, and operational coordination.

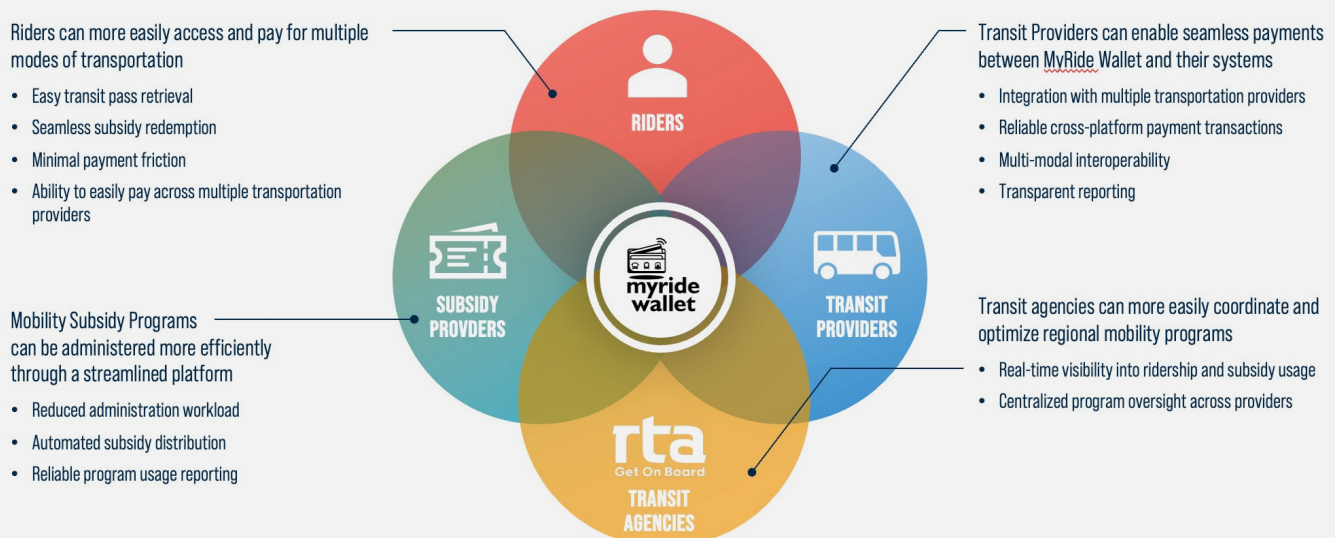
The pilot also assessed whether the platform architecture could support expanded deployment over time, including integration of additional mobility service types such as bike share, on-demand transit, and rideshare, as well as broader regional participation by additional subsidy organizations and transit agencies across Southeast Michigan.

1.7 DEFINING SUCCESS

Success within the pilot was defined across four stakeholder dimensions prior to deployment. Rather than evaluating the platform solely as a rider-facing application, the pilot established criteria to assess whether MyRide Wallet created meaningful operational and experiential value across the broader mobility ecosystem



Pilot Stakeholder Success Criteria *Figure 1.6*



The following criteria served as the basis for evaluating pilot outcomes.

For riders, success was defined as the ability to more easily access and pay for multiple modes of transit:

- Locate and download the MyRide Wallet application through the iOS or Android app store and complete account registration independently on a personal mobile device.
- For subsidized riders: receive an invitation from the subsidy provider, access approved subsidy funds within the app, and apply those funds toward pass purchases without requiring manual coordination with a transit provider.
- For non-subsidized riders: load and reload personal wallets onto the platform directly from a debit or credit card OR load and reload personal wallets at participating retail locations through the Cash App.
- Browse available transit passes within the app, select from DDOT, SMART, or Regional (DART) pass options across a range of fare amounts, multiple modes including paratransit in addition to fixed routes, and complete a purchase using available wallet funds.
- Present or activate a purchased pass to transit vehicle operators at boarding without requiring a separate fare payment method.

For subsidy providers, success was defined as the ability to more efficiently administer subsidy programs:

- Log into the MyRide Wallet administrative portal using provided credentials and independently manage additional admin users within the organization.
- Manage the full participant lifecycle within the portal, including inviting participants to the platform, approving or rejecting registrations, and deactivating participants as needed.
- Load and distribute transit subsidy funds to program participants digitally through the portal, without relying on manual, cash-based, or paper-based processes.
- Monitor participant subsidy balances, fund utilization, and program activity in real time through the centralized administrative portal.
- Generate reports on subsidy distribution and utilization directly from the portal to support program oversight and reimbursement workflows.

For transit providers, was defined as the ability to support reliable fare transactions between MyRide Wallet and existing transit systems, and enable pass validation at boarding:

- Support the deployment of MyRide Wallet native passes, which incorporated existing DDOT, SMART, and Regional (DART) branding and fare structures, within a mobile application that riders could access without requiring additional hardware or modifications to existing fare collection infrastructure;
- Enable drivers to recognize and validate MyRide Wallet passes at boarding through visual confirmation of an animated, pulsating pass displayed on the rider's mobile device
- Configure and reflect accurate fare structures within the MyRide Wallet platform for DDOT, SMART, and Regional (DART) passes, based on fare information provided by each transit provider, including single ride, day, weekly, and monthly pass options that varied by provider,¹ and reduced fare pricing for seniors and riders with disabilities;
- Allow transit provider administrators to request and receive fare revenue reimbursement for passes purchased through the platform during a given period, either through direct bank deposit or check, initiated through the MyRide Wallet administrative portal.

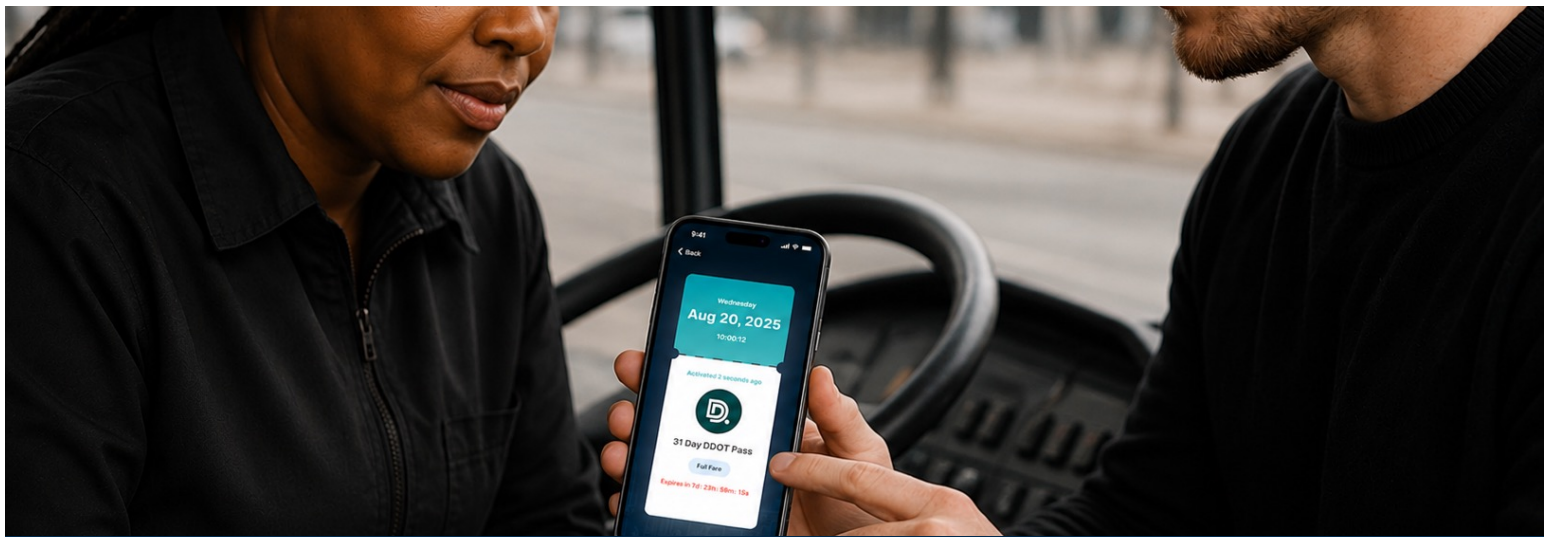
Note: Paratransit pass integration was an original success criterion for transit providers and was functionally achieved during the pilot. The paratransit fare workflow was validated with SMART, demonstrating that the platform can support demand-response fare payment. Extending the same capability to DDOT was constrained by external factors rather than platform capability, and a third-party integration fee proposed by Ecolane is addressed further in Section 3: Pilot Results and Outcomes and in Section 4 as a functionally-ready capability and recommendation for future phases.

For the RTA, success was defined as the ability to more easily coordinate and optimize regional mobility programs:

- Demonstrate a functioning technical proof of concept for a shared, account-based regional mobility wallet, validating that the MyRide Wallet platform performed as designed across DDOT and SMART transit services for both riders and administrators
- Validate that a centralized mobility wallet infrastructure could support coordinated subsidy administration in practice, including fund distribution, participant management, and utilization tracking across participating organizations such as United Way of Southeastern Michigan.
- Generate platform utilization data, including pass purchases, subsidy fund distribution, and participant activity, of sufficient depth and quality to inform the design and business case for a subsequent regional deployment across Southeast Michigan and beyond.
- Establish a transferable governance framework that supports expanded regional fare integration in Southeast Michigan, enabling additional transit providers, subsidy organizations, and mobility services to participate in a shared multimodal mobility wallet infrastructure over time.

Together, these objectives established a clear framework for evaluating the pilot across all participating stakeholder groups. Section 2 describes the platform built to meet them — what it does, how it works, and what it required to deploy across a live regional mobility environment."

MyRide Wallet Overview 2.0



Boarding Bus using MyRideWallet– Photo Credit: AI-generated image, 2026

MyRide Wallet Overview

2.1 PLATFORM OVERVIEW

MyRide Wallet is a shared, account-based mobility wallet platform designed to serve multiple stakeholders within a regional transit ecosystem. Rather than functioning solely as a rider-facing payment application, the platform integrates mobile fare access for riders with centralized administrative tools for subsidy providers, transit providers, and regional administrators, supporting a connected set of workflows across the pilot ecosystem.

The platform consists of two primary components:

- The MyRide Wallet mobile application, available on iOS and Android devices, through which riders create accounts, load funds, purchase and activate transit passes, and manage subsidy balances on their personal mobile device;
- The MyRide Wallet administrative portal and reporting dashboard, through which subsidy providers manage participant eligibility and fund distribution, transit providers access reimbursement reporting, and regional administrators monitor platform activity across the ecosystem.

Together, these components supported four distinct rider cohorts during the pilot:

- United Way of Southeast Michigan participants, recruited and managed through United Way's independent use of the administrative portal;
- LM Manufacturing employees, subsidized through SEMCA / GEM, with portal administration managed by Bhadala on SEMCA / GEM's behalf;
- Riders recruited by the RTA through CAC;
- Self-registered riders who discovered and joined the platform organically, without any outreach or marketing effort.

Across these four cohorts, the pilot reached 68 active users, of whom 81% purchased a transit pass and 73% used their pass, completing a total of 743 trips across DDOT and SMART. The most frequently purchased pass was the Regional 4-Hour DART Pass.

The platform supported two models of subsidy administration during the pilot. United Way independently managed its participant cohort through the administrative portal following training provided by Bhadala. SEMCA / GEM, which joined the pilot approximately three months before conclusion following RTA approval, opted for Bhadala to manage portal administration on their behalf, using the same underlying portal infrastructure. This distinction in administration models surfaced a meaningful finding: the platform was flexible enough to support both independent and managed subsidy administration, accommodating organizations with varying levels of administrative capacity. United Way's experience recruiting participants to the pilot is addressed further in Section 2.2.

The platform supported multiple payment methods. All riders could load personal funds by debit or credit card or through CashApp, as described in Section 2.3. Accessibility was treated as a core design requirement rather than an afterthought. MyRide Wallet was built to WCAG 2.2 conformance, the de facto standard for mobile transit-app accessibility and the basis for Section 508 compliance.

This approach aligns with the accessibility best-practice framework documented for the region through the MI Ride Paratransit project, which organizes mobile-app accessibility around the POUR principles: Perceivable, Operable, Understandable, and Robust, across seven review areas (screen layout, menus and navigation, buttons and controls, form fields, gestures, text, and graphics and media).

The following sections describe the rider-facing application and administrative portal in greater detail, including functionality, accessibility features, and payment workflows.

2.2 FROM PLANNING TO DEPLOYMENT

By the time the RTA and Bhadala executed their contract in November 2024, the regional case for a mobility wallet had been thoroughly established. To maintain platform integrity

within that compressed window, Bhadala conducted a structured internal quality assurance (QA) engagement to validate readiness and address issues surfaced during the UAT period. The QA team authored 296 test cases across eight functional areas spanning both the administrative portal and the rider mobile application, documented 58 defects, and validated fixes against standardized expected outcomes. The highest-priority issues identified, including security vulnerabilities, financial display discrepancies, and flow blockers affecting first-time users, were resolved before riders were onboarded. That work complete, the pressure of an accelerated timeline remained, and the pilot moved forward into a regional environment still navigating its own period of uncertainty.

United Way of Southeastern Michigan recruited MyRide Wallet participants through its established Ride United referral pathways, channeling individuals with transportation barriers through existing human services and information-referral infrastructure, including 2-1-1 specialists, case managers, social navigators, and workforce development partners. Bhadala trained the Ride United team on the participant onboarding process, which the team found quick and easy to complete. The primary constraint on participant volume was not the platform or

MYRIDE WALLET PILOT PARTICIPATION DATA Table 2.1

	INVITED/ SIGN-UP	LOGGED IN	PURCHASED PASS	ACTIVATED PASS	USED PASS
United Way	22	21	19	18	17
LM Mfg.	27	21	19	19	19
RTA	13	10	10	8	7
Subtotal	62	52	48	45	43
Self sign-up	6	6	6	6	6
Subtotal	6	6	6	6	6
Total	68	58	54	51	49

the onboarding workflow, but the referral pipeline itself, meaning the pace at which eligible individuals were identified, screened, and connected through United Way's partner network. This is an important distinction: it confirms that MyRide Wallet did not create administrative friction for United Way's team, and that scaling participation in future phases is primarily a function of expanding and accelerating the referral pipeline rather than simplifying the platform.

SEMCA/GEM took a distinctly different approach to participant recruitment, working directly with LM Manufacturing's HR team to reach employees on-site. Recruitment activities included in-person outreach conducted across two different shifts, posters placed in break rooms, and email communications to shift supervisors and employees. This ground-level, employer-mediated recruitment model contrasted with United Way's referral-based approach and demonstrated an important finding: MyRide Wallet was flexible enough to support meaningfully different recruitment and enrollment strategies within the same platform infrastructure. Whether participants arrived through a human services referral network or through an employer's internal communications channels, the platform accommodated both pathways without requiring separate workflows or administrative configurations.

Together, these two recruitment experiences confirmed that the platform's subsidy administration model is not dependent on a single enrollment pathway, a finding with direct implications for future regional deployment.

Despite the compressed development timeline, the pilot launched to riders in February 2026 and concluded on May 31, 2026, with 68 active users, 743 completed trips, and a growing body of operational evidence. Section 3 examines the results across two dimensions: quantitative platform outcomes drawn from usage data collected throughout the pilot period, and qualitative findings from assessments conducted across all four rider cohorts and the portal administrators who managed subsidy distribution.

2.3 RIDER EXPERIENCE

The MyRide Wallet rider experience was designed to simplify how users access, purchase, activate, and manage

transportation services across participating transit providers. The platform centralized workflows that are traditionally fragmented across separate transit applications, fare systems, and subsidy programs into a unified mobile interface available on iOS and Android devices, and in both English and Spanish.

The rider experience followed four primary stages:

- **Download and Login:** Riders downloaded the MyRide Wallet application from the iOS or Android app store. Subsidized riders received an invitation via email or SMS containing temporary login credentials, which they used to access the app directly without additional verification steps. Self-registered riders completed account creation independently by verifying their phone number through a one-time passcode (OTP), after which they could access the platform immediately.
- **Add or Access Funds:** Subsidized riders found their allocated funds automatically reflected in their wallet upon first login, with no additional action required to claim or accept them. Non-subsidized riders could load personal funds onto the platform using a debit or credit card, which processed in real time and made funds immediately available for pass purchase. Riders could also load personal funds through CashApp, a payment method integrated into the platform to extend access to unbanked and underbanked riders, as described in detail in the Payment Methods and Pilot Prioritization on the next page.
- **Buy Passes:** Once funds were available in their wallet, riders browsed and selected from available transit passes across two providers, DDOT and SMART, including fixed routes comprising full fare and reduced fare options, as well as paratransit fare. Regional DART passes, which provide access across both DDOT and SMART services, were also available for purchase.
- **Activate and Use Passes:** Purchased passes remained in the rider's wallet in an inactive state until the rider chose to activate them, at which point the pass duration clock began. Upon activation, the transit fare type logo (DDOT, SMART, Regional DART) on the pass pulsed, providing a clear visual indicator of pass validity for driver verification at boarding. Passes had to be used within their defined duration window from the moment of activation.

Rider-facing support resources, including instructional videos and a one-page guide to using the platform, were available on the MyRide Wallet website. The app also provided a customer support email address and phone number for riders requiring direct assistance.

Payment Methods and Pilot Prioritization

During the pilot, six riders loaded personal funds using a debit or credit card. Direct bank account deposits were available as a funding method for subsidy providers but were not offered as a primary rider-facing option, as ACH transfers typically require approximately three business days to process and do not make funds immediately available to riders. Rider behavior during the pilot consistently reflected a preference for immediate fund availability, which debit and credit card transactions supported through real-time processing.

The pilot intentionally prioritized two subsidized rider use cases: social service participants recruited through United Way of Southeastern Michigan, and workforce development participants supported through SEMCA/GEM on behalf of LM Manufacturing employees. This sequencing reflected a deliberate decision to focus platform development and

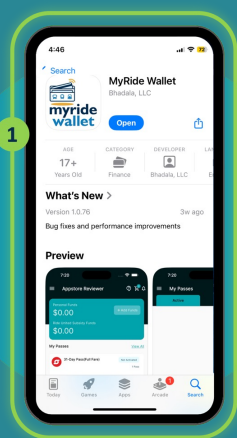
operational resources on the subsidized fare rider journey before expanding to self-funded rider workflows. CashApp was also integrated as a payment method, extending the platform to unbanked and underbanked riders. Using CashApp's retail network, a rider can deposit physical cash at a participating retailer, see it credited to their CashApp balance, and transfer it into their MyRide Wallet personal wallet to purchase passes, providing a fully cash-originated path to digital fare payment. The sequencing of CashApp integration and pilot prioritization decisions are addressed in Section 2.7.

Rider Experience Design Decisions

Two design decisions made during the pilot are worth noting. First, expired passes were intentionally removed from rider-facing views to reduce confusion and minimize clutter within the active ticketing interface; based on UAT feedback. Second, broader multimodal integrations, including transportation network companies and additional mobility services, were determined to be outside the operational scope of the pilot, allowing the team to optimize the core rider journey across DDOT and SMART before considering expanded provider integration in future phases.

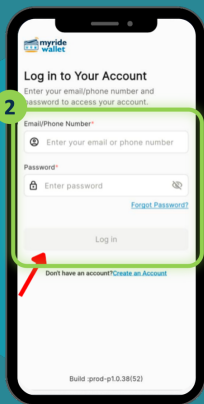
RIDER EXPERIENCE: DOWNLOAD AND LOGIN

Figure 2.1



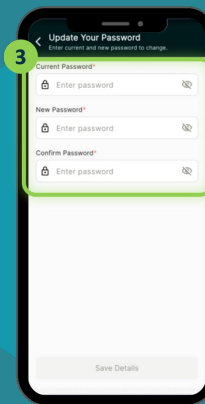
1. DOWNLOAD THE APP

To begin using MyRide Wallet, you will first need to download the mobile app and sign in to your account



2. LOGIN TO ACCOUNT

Open the app and log in using the email address or phone number associated with your account

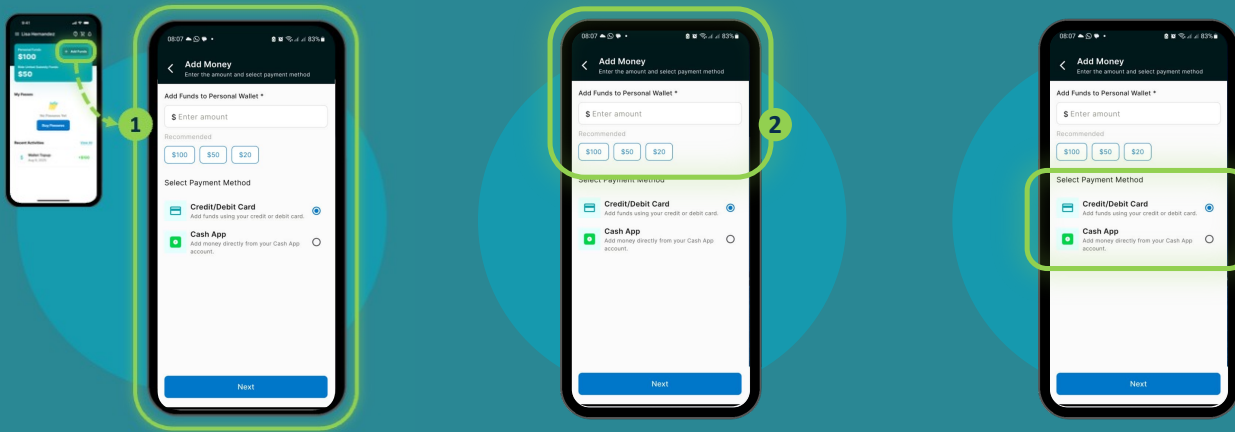


3. UPDATE PASSWORD

When logging in for the first time, you may be asked to create or update your password. Follow the prompts to set a new password.

RIDER EXPERIENCE: ADDING PERSONAL FUNDS

Figure 2.2



1. SELECT “ADD FUNDS”

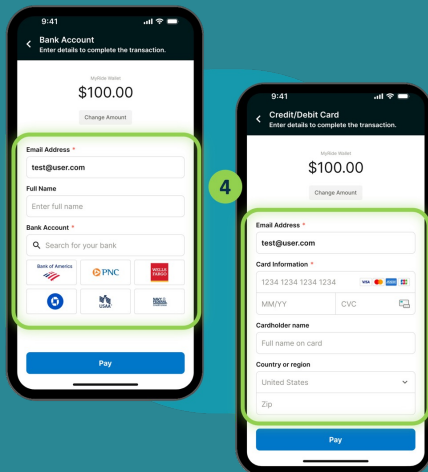
From the Home Screen, tap the option to add funds to your wallet. You can access this from the persona funds selection or the main menu

2. ENTER AMOUNT

Enter the amount you would like to add to your wallet. You can manually enter an amount or select from suggested options for quick entry

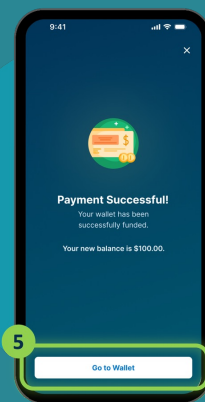
3. CHOOSE PAYMENT METHOD

Select how you would like to add funds to your wallet – Credit / Debit Card, Cashapp



4. ENTER PAYMENT DETAILS

Provide the required information for your selected payment method, including account details, card information, or login credentials depending on your selection

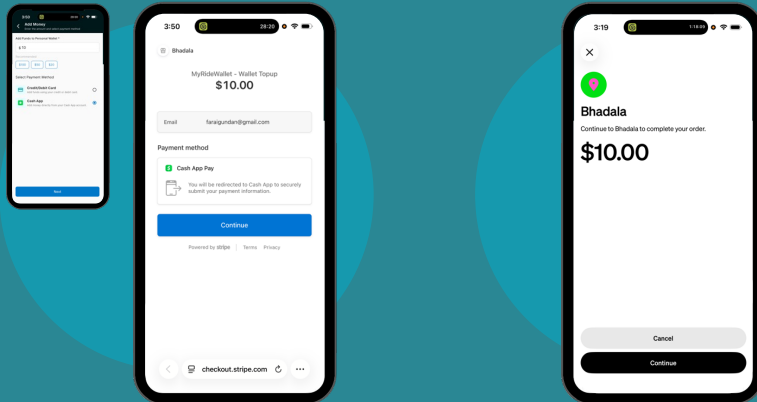


5. CONFIRMATION

After submitting payment, you will receive a confirmation notice informing you that funds have been successfully added to our account

RIDER EXPERIENCE: ADDING FUNDS VIA CASHAPP

Figure 2.3



1. SELECT CASHAPP AS FUNDING SOURCE

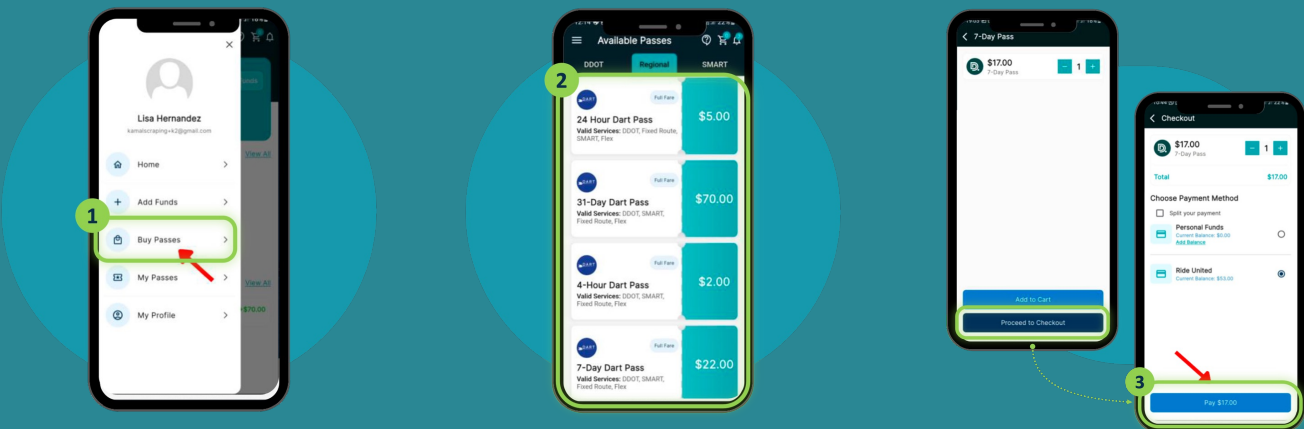
When selecting a payment method for wallet top-op, select the “CashApp” option from the multiple choice menu.

2. AUTHORIZE PAYMENT WITHIN CASHAPP

Approve the amount to be paid to Bhadala from CashApp.

RIDER EXPERIENCE: BUYING PASSES

Figure 2.4



1. SELECT “BUY PASS”

From the home screen, tap the option to buy a transit pass.

2. CHOOSE YOUR PASS

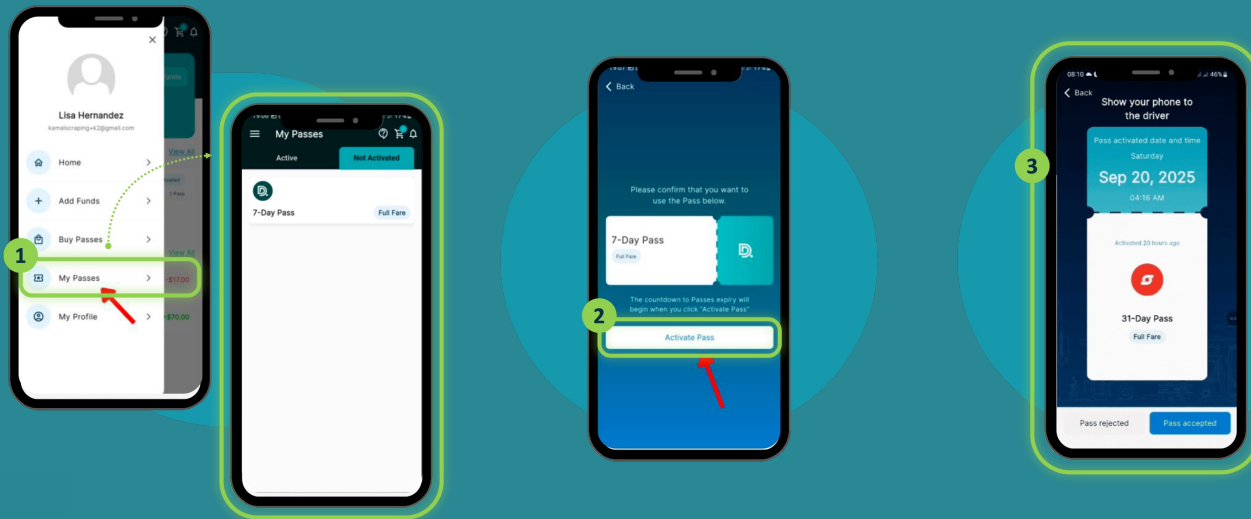
Browse the available pass options and select the one you want to purchase, like: Single ride pass, Day pass, Weekly pass

3. COMPLETE YOUR PURCHASE

Confirm your selection and complete the purchase using your available wallet balance or personal funds. Once purchased, the pass will appear in your Available Passes section of the app.

RIDER EXPERIENCE: ACTIVATING AND USING PASSES

Figure 2.5



1. SELECT YOUR PASS

Open the MyRide Wallet app and select the pass you want to use

2. TAP “ACTIVATE PASS”

Tap the Activate Pass button to begin using the pass. Once activated, the pass will display an active screen with a countdown timer showing how long the pass is valid.

3. SHOW PASS TO DRIVER

When boarding the bus, open the active pass screen, and show the screen to the driver – the driver will visually confirm that the pass is active before allowing you to board

RIDER APP REQUIREMENTS

Table 2.2

REQUIREMENTS <i>From ConOps Requirements</i>	STATUS
UL1: The user interface must allow travelers to create an account	FULFILLED <i>Required</i>
UL1.1: Must allow users to enter personal information	FULFILLED <i>Required</i>
UL1.2: Must allow users to create a password	FULFILLED <i>Required</i>
UL1.3: Must allow users to add personal payment information	FULFILLED <i>Required</i>
UL1.3.1: Must allow users to link their bank account	EXCLUDED* <i>Required</i>
UL1.3.2: Must allow users to add credit and debit cards	FULFILLED <i>Required</i>
UL1.4: Must allow users to indicate if they are eligible for reduced fares	FULFILLED <i>Required</i>
UL1.4.1: Must allow users to enter an eligibility code from MSP(s)	FULFILLED <i>Required</i>
UL1.4.2: Should allow users to upload proof of eligibility documents	PENDING** <i>Optional</i>
UL1.5: Must allow users to connect to their subsidy provider account	FULFILLED <i>Required</i>
UL1.6: Should allow users to connect employer accounts	FULFILLED <i>Required</i>
UL2: The user interface must display fare options available for purchase	FULFILLED <i>Required</i>
UL2.1: Should be able to sort and filter purchasable fares	FULFILLED <i>Required</i>
UL3: The user interface must enable travelers to purchase transportation services in the region	FULFILLED <i>Required</i>
UL3.1: Must allow users to use saved payment methods	FULFILLED <i>Required</i>
UL3.2: Must allow users to make one-time payments	FULFILLED <i>Required</i>
UL3.3: Must allow users to choose whether to use subsidy provider funds or personal funds	FULFILLED <i>Required</i>
UL3.4: Must allow users to purchase multiple fares at once	FULFILLED <i>Required</i>
UL3.5: Must enable purchase of transportation services from DDOT and SMART	FULFILLED <i>Required</i>

* Direct bank account top-ups were excluded as a rider-facing funding option because ACH transfers typically require three or more business days to process before funds are reflected in the MyRide Wallet balance. As riders expected funds to be available immediately upon loading, credit and debit card linking was enabled as the primary rider-facing alternative, supporting real-time fund availability

** Eligibility document upload was pending Know Your Customer (KYC) process review. It was determined that this capability was not required during the pilot, as participating organizations managed eligibility verification offline through their existing workflows.

RIDER APP REQUIREMENTS (CONT'D)

Table 2.2

REQUIREMENTS <i>From ConOps Requirements</i>	STATUS
UL3.6: Should enable purchase of services from Transportation Network Companies (TNCs), other transportation services	EXCLUDED*** <i>Optional</i>
UL3.7: Should enable purchase of passes for another account	EXCLUDED**** <i>Future</i>
UL4: The user interface must allow users to manage their account balance(s)	FULFILLED <i>Required</i>
UL4.1: Must allow users to have separate funding categories	FULFILLED <i>Required</i>
UL4.2: Must allow users to view their account balance(s)	FULFILLED <i>Required</i>
UL4.3: Must allow users to increase their personal account balance	FULFILLED <i>Required</i>
UL4.4: Must allow users to add funds with cash at retail locations	FULFILLED <i>Required</i>
UL5: The user interface must allow users to view their passes	FULFILLED <i>Required</i>
UL5.1: Must allow users to view their active pass(es)	FULFILLED <i>Required</i>
UL5.1.1: Must indicate to users when the pass will expire	FULFILLED <i>Required</i>
UL5.2: Must allow users to view purchased passes not yet activated	FULFILLED <i>Required</i>
UL15.3: Must allow users to activate one or more passes at once	FULFILLED <i>Required</i>
UL5.4: Must indicate how many passes are active	FULFILLED <i>Required</i>
UL5.5: Must display different visual indication for full versus reduced fares	FULFILLED <i>Required</i>
UL15.6: Must feature pass animation to avoid fraudulent screenshots	FULFILLED <i>Required</i>
UL5.7: Should allow users to view inactive expired passes	PIVOT***** <i>Optional</i>
UL6: The user interface must be accessible and intuitive for all users	FULFILLED <i>Required</i>
UL6.1: Must satisfy WCAG 2.2 compliance	FULFILLED <i>Required</i>
UL6.2: Should be compatible with screen readers	FULFILLED <i>Optional</i>

*** Integration with transportation network companies, including Lyft and Uber, was determined to be outside the scope of the pilot by the RTA, as the timeline required for integration fell beyond the grant period.

**** This feature was deferred as it fell outside the operational scope and grant timeline of the pilot. It is recommended for consideration in a subsequent phase.

***** During the UAT design review, RTA, Bhadala, and Menlo Innovations jointly agreed to remove expired passes from the rider-facing view in order to reduce confusion and minimize clutter within the active ticketing interface.

2.4 DRIVER VISUAL VALIDATION EXPERIENCE

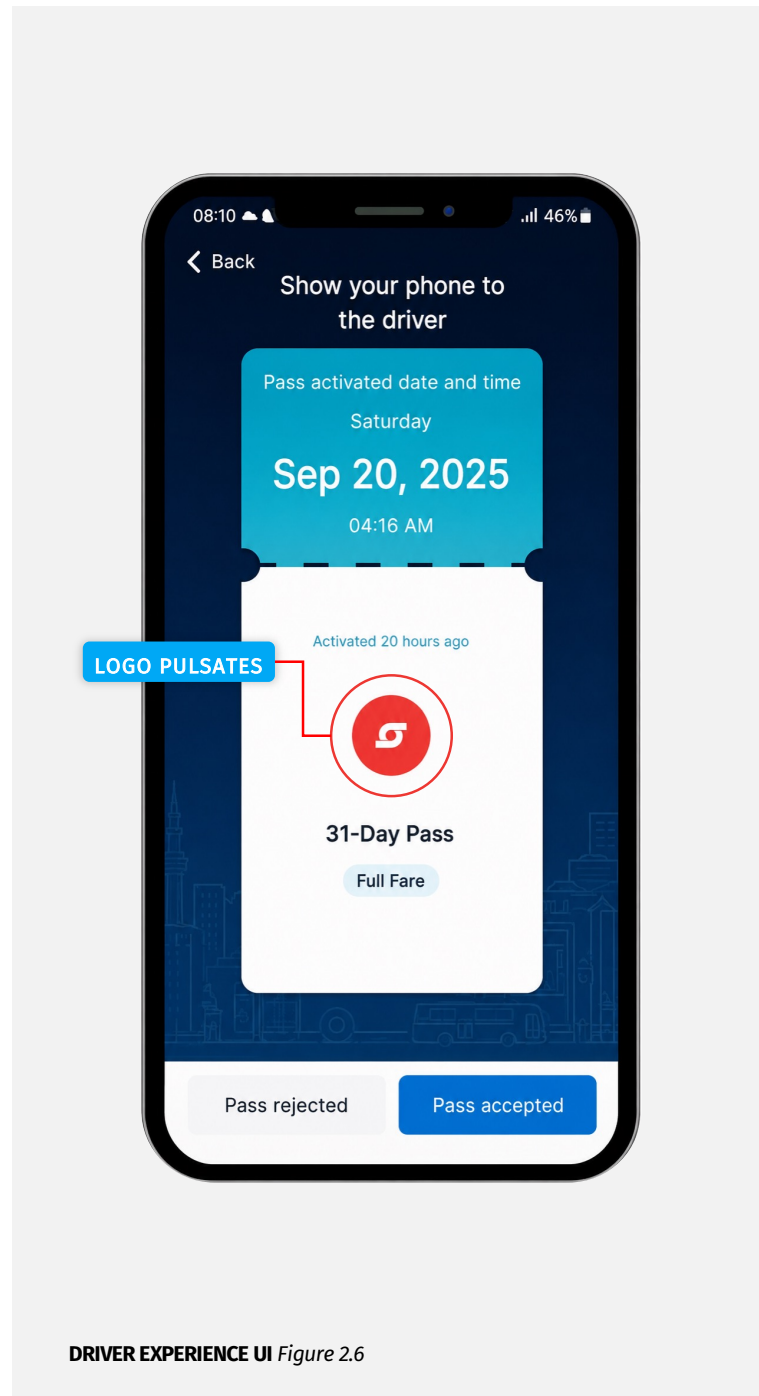
The MyRide Wallet validation workflow was designed to support rapid, visually-driven pass verification at boarding without requiring additional hardware, fare box modifications, or driver-side devices. The entire validation interaction occurs through the rider's mobile phone screen, which the rider presents to the transit vehicle operator upon boarding.

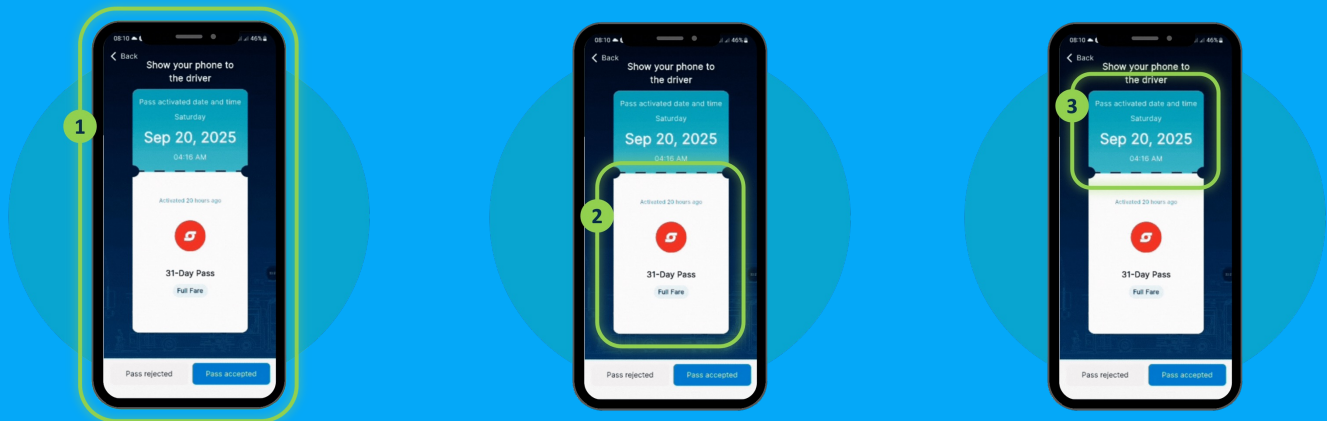
The boarding interaction follows four steps:

- Select your pass. The rider opens the MyRide Wallet app and selects the pass they intend to use for the trip.
- Tap to activate. The rider taps the Activate Pass button. Before activation completes, the platform displays a confirmation prompt asking the rider to confirm they are about to board. Once confirmed, the pass duration clock begins.
- Show pass to the vehicle operator. The activated pass screen displays the fare type logo, which pulsates continuously as a live animation to confirm pass validity and prevent screenshot misuse, alongside the pass name, fare type displayed as a color-coded pill (light green for full fare, yellow for reduced fare), activation timestamp, and a live countdown timer showing remaining validity.
- Confirm acceptance or rejection. After the vehicle operator visually inspects the animated pass and verifies remaining validity, the rider selects either "Pass accepted" or "Pass rejected" at the bottom of the screen, creating an operational record of each boarding interaction.

Driver training was a necessary prerequisite to pilot launch and required coordination between the RTA, DDOT, and SMART to schedule and compensate training time in accordance with labor agreements with each agency's unionized workforce. All DDOT and SMART vehicle operators were trained between December 2025 and February 2026, prior to riders being onboarded to the platform. Occasional instances of driver non-acceptance of valid passes were recorded during the pilot and are best understood as a function of the pilot context. With approximately 600 DDOT

operators and 800 SMART operators trained on a new validation workflow, some variability in driver familiarity was expected and is consistent with findings from prior regional technology pilots. Opportunities to strengthen the validation workflow through device-based confirmation are addressed in Section 3.2.3.





1. REQUEST THE ACTIVATE PASS SCREEN

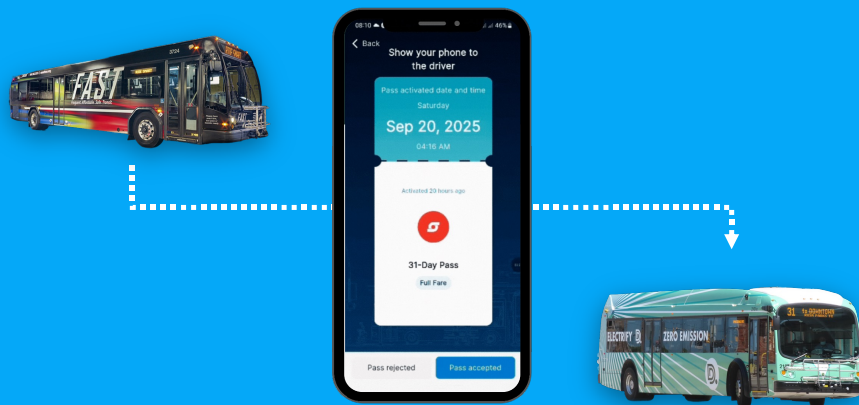
Ensure that the rider is showing you the pass from the official MyRide Wallet App on their cell phone.

2. CHECK FOR ANIMATION OF THE TRANSIT LOGO

MyRide Wallet passes will feature animation of the corresponding transit system logo to prevent fraudulent use of screenshots. Confirm that the transit system logo is pulsating when the rider presents their pass.

3. CONFIRM PASS EXPIRATION

The MyRide Wallet app screen will clearly indicate in Red when the pass will expire. Ensure that the countdown timer is active



2.5 SUBSIDY PROVIDER TOOLS

The MyRide Wallet administrative portal enabled participating organizations to manage rider enrollment, distribute transportation assistance, monitor account activity, and oversee subsidy program operations through a centralized web-based interface, accessible via MyRide Wallet.com. The portal replaced manual, cash-based, or paper-based subsidy administration workflows with a digital environment designed to support the full participant lifecycle from enrollment through fund distribution and activity monitoring.

Portal Access and Team Management

Subsidy administrators accessed the portal through a web browser using credentials provided by Bhadala. Once logged in, administrators could invite additional team members by navigating to the Users section, entering a team member's email address and assigning a role of Admin or User, and sending an invitation. Invited team members received an email prompting them to accept the invitation, complete a team invite form, and activate their account. This role-based access structure allowed organizations to distribute portal management responsibilities across their teams while maintaining oversight through admin-level permissions.

Rider Enrollment and Subsidy Program Management

The portal supported a two-step process for bringing participants into the subsidy program. Administrators first added riders to the platform by navigating to the Riders tab, selecting Add Rider, and entering the participant's personal details including name, address, phone number, and email. Once added, riders were enrolled in the subsidy program by selecting the rider from the list, clicking Enroll, entering the rider's subsidy number, setting a program start and expiry date, and updating the rider's status to active.

Rider records within the portal displayed information details, funding and transaction history, including enrollment ID, status, start date, and expiry date, and a Rider Notes section where portal administrators could create and maintain notes on individual participants. The Rider Notes feature supported operational record-keeping for enrolled and approved subsidy participants.

The portal also included a Lifetime Limit field within each rider's funding details. This field was not actively used during the pilot but represents a future-state capability allowing subsidy organizations to set a maximum cumulative subsidy threshold per participant, for example, capping total assistance at a defined amount as participants progress toward transportation self-sufficiency.

Fund Distribution

Administrators distributed funds to participants directly through the portal. To distribute funds, administrators navigated to the Riders tab, selected one or more riders, and clicked Add Funds. A pop-up displayed the selected rider's current balance and prompted the administrator to enter the amount to distribute. The portal then presented a transaction summary showing the source account, current balance, transaction amount, and updated balance, with a confirmation warning that the action could not be undone. Upon confirming, funds were made available to the rider's wallet immediately.

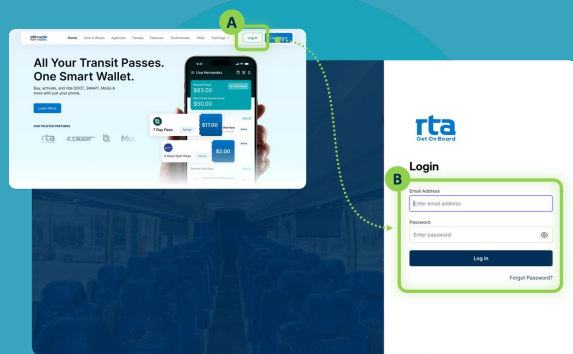
The dashboard provided a real-time summary of subsidy program activity, displaying total account balance, amount disbursed to wallets, amount spent by riders, amount remaining, number of active riders, and total passes purchased. A recent transactions panel showed individual fund distribution and account deposit activity by date, reference type, amount, and the administrator who performed each action.

Requirements Fulfillment

Table 2.3 summarizes the fulfillment status of subsidy provider portal requirements identified during the ConOps process.

SUBSIDY PROVIDER EXPERIENCE: LOGIN

Figure 2.8

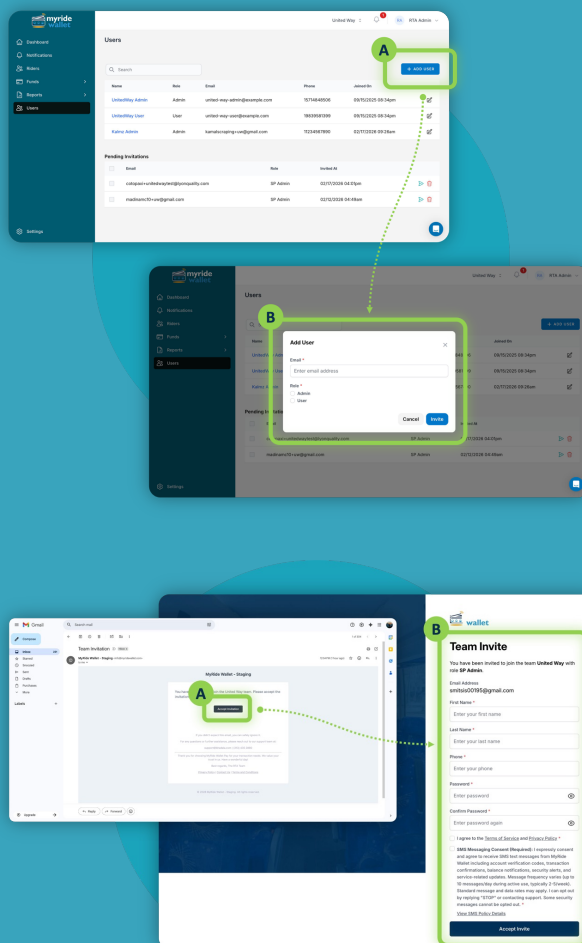


1. LOGIN TO YOUR SUBSIDY ACCOUNT

- Navigate to MyRideWallet.com and click “login
- Enter your email address and password, then click “login” to access your subsidy provider dashboard

SUBSIDY PROVIDER EXPERIENCE: INVITING TEAM MEMBERS

Figure 2.9



1. INVITE YOUR TEAM MEMBERS

To invite additional staff members to help manage the program:

- Navigate to users and then click the add user button
- In the popup that appears, enter the team member’s user email and role, then click invite

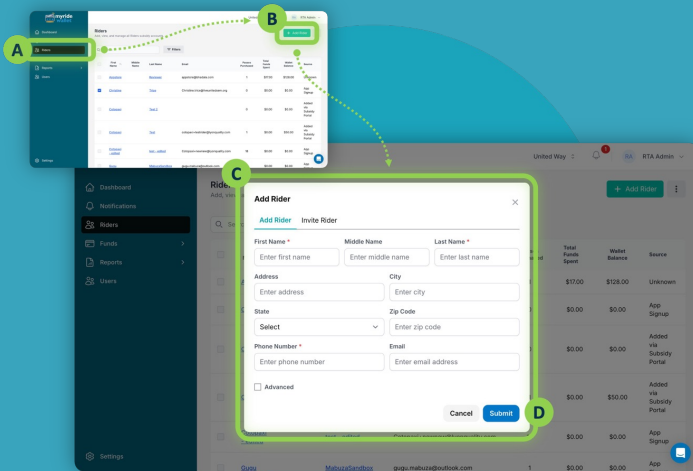
2. TEAM MEMBER ONBOARDING

Once a team member invitation is sent, the team member will:

- Receive an email asking them to accept the invitation to create an account
- Complete a team invite for to activate their invitation

SUBSIDY PROVIDER EXPERIENCE: MANAGE RIDERS

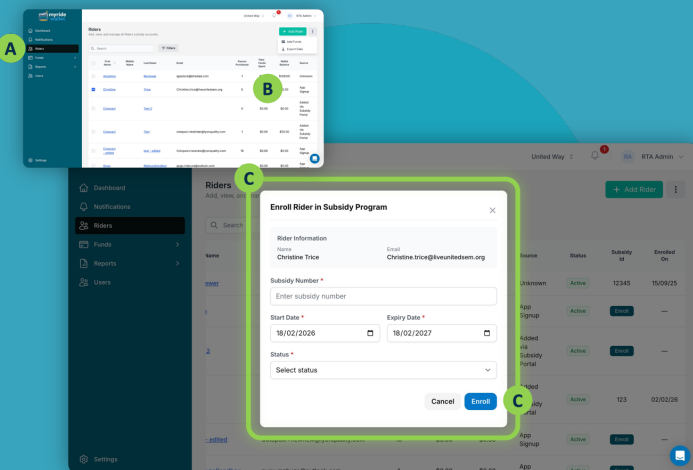
Figure 2.11



1. ADD AND INVITE RIDERS

To add and invite a new rider to the system:

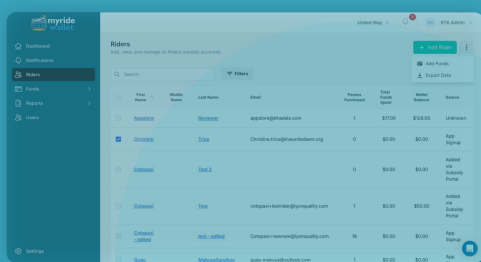
- Navigate to the rider tab
- Select "add rider"
- Enter the rider's information
- And click "submit"



2. ENROLL RIDER IN A SUBSIDY PROGRAM

To add and invite a new rider to a subsidy program

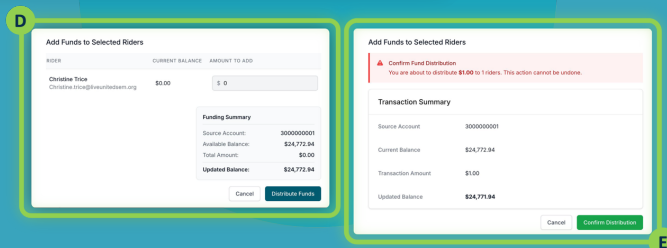
- Navigate to the riders tab
- Identify the desired rider from the list, and click "enroll"
- Enter the rider's subsidy number and update the status of the rider to active, and click enroll



3a. DISTRIBUTE FUNDS TO RIDERS

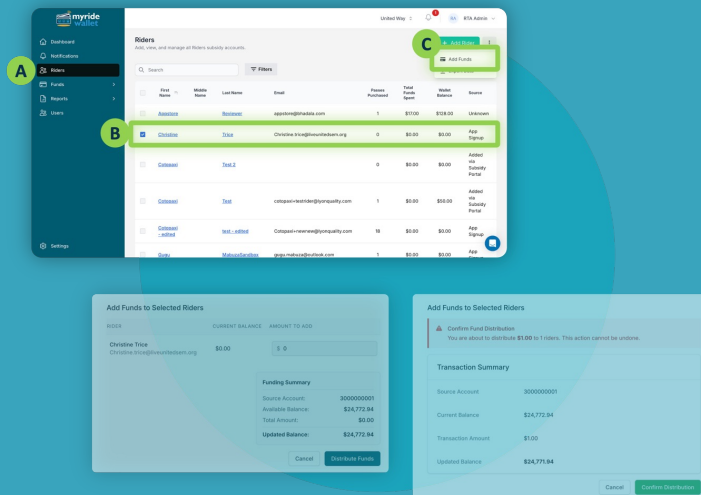
To distribute funds to eligible riders in the program (cont'd)

- In the pop-up, enter the amount to send to the rider
- Confirm the amount sent to the rider (note – funds will be available to the rider immediately)



SUBSIDY PROVIDER EXPERIENCE: MANAGE RIDERS

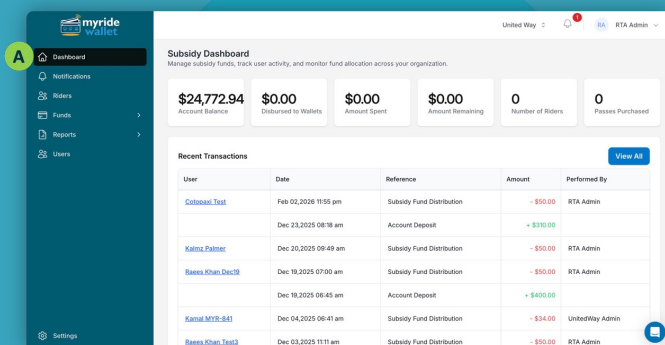
Figure 2.12



3b. DISTRIBUTE FUNDS TO RIDERS

To distribute funds to eligible riders in the program:

- Navigate to the Riders tab
- Select the desired rider(s) you wish to send funds to
- Click the three dotted buttons, and select add funds



4. VIEW ACCOUNT ACTIVITY

To monitor overall account activity

- Select the Dashboard tab in the left menu

SUBSIDY PROVIDER REQUIREMENTS

Table 2.13

REQUIREMENTS <i>From ConOps Requirements</i>	STATUS
SP1: Subsidy Provider Portal must have access and account controls	FULFILLED <i>Required</i>
SP1.1: Must enable users to view data and reports	FULFILLED <i>Required</i>
SP1.2: Must enable users to be designated as administrative users	FULFILLED <i>Required</i>
SP1.3: Must allow admins to control user permissions	FULFILLED <i>Required</i>
SP1.4: Must allow users to contribute funds prior to allocation	FULFILLED <i>Required</i>
SP1.5: Must allow users to view overall balances	FULFILLED <i>Required</i>
SP2: Subsidy Provider Portal must allow users to manage traveler accounts	FULFILLED <i>Required</i>
SP2.1: Must allow users to import subsidy recipient lists	DEFERRED* <i>Required</i>
SP2.2: Must allow users to add subsidy recipients individually/manually	FULFILLED <i>Required</i>
SP2.3: Must allow provider to view traveler subsidy balances	FULFILLED <i>Required</i>

*Bulk import of subsidy recipient lists was removed from the pilot scope given the frequency at which participants joined a few at a time toward a target of 50 riders, for whom individual manual entry was operationally sufficient. Bulk import functionality is recommended for inclusion in a subsequent regional deployment where participant volumes will require more efficient onboarding workflows.

REQUIREMENTS <i>From ConOps Requirements</i>	STATUS
SP2.3.1: Should allow provider to view traveler transaction history	FULFILLED <i>Optional</i>
SP2.4: Must allow users to add funds to mobility wallet accounts	FULFILLED <i>Required</i>
SP2.4.1: Must allow adding funds to individual recipients	FULFILLED <i>Required</i>
SP2.4.2: Must allow adding funds for multiple recipients at once	FULFILLED <i>Required</i>
SP2.4.3: Must allow automated recurring fund contributions	FULFILLED <i>Required</i>
SP2.4.4: Must allow users to close inactive accounts and recall funds	FUNCTIONALLY FULFILLED** <i>Required</i>
SP2.5: Must allow provider to edit traveler accounts	FULFILLED <i>Required</i>
SP2.6: Must allow provider to search for users	FULFILLED <i>Required</i>
SP2.7: Must allow provider to manage account activity status	FULFILLED <i>Required</i>

**Account deactivation was not required during the pilot as all enrolled participants remained active through the conclusion of the program. The fund recall capability is available to administrators and was confirmed as functional. Full testing of the account closure workflow is recommended in a subsequent phase.

2.6 ADMINISTRATIVE OVERSIGHT AND REPORTING

The MyRide Wallet administrative portal provided regional administrators and subsidy provider organizations with a centralized environment for monitoring participant activity, tracking subsidy fund distribution, and accessing operational data across the pilot ecosystem.

Administrative Dashboard

Upon login, administrators accessed a Subsidy Dashboard displaying a real-time summary of program activity across six key metrics: total account balance, amount disbursed to wallets, amount spent by participants, amount remaining, number of active riders, and total passes purchased. A recent transactions panel provided a timestamped record of individual fund distributions and account deposits, including the amount, transaction reference type, and the administrator who performed each action. This audit trail supported operational accountability across the program.

Reporting Capabilities

The portal included a dedicated Reports section accessible to both subsidy provider administrators and RTA administrators. Reports were available as CSV exports containing rider and transaction data, which participating organizations could use for internal program analysis and performance monitoring. The current reporting capability was designed to provide foundational data access during the pilot. A more structured enterprise reporting

framework, tailored to the specific tracking and analysis needs of individual subsidy organizations, is planned for development in subsequent phases following assessments with partner organizations.

Platform Support Services

Bhadala established a formal customer support operation for the pilot, accessible to riders directly within the MyRide Wallet application. Support was available via email at support@bhadala.com and by phone at (313) 435-2880. The support operation included defined workflows for handling customer issues and an escalation protocol for routing complex issues to appropriate team members.

Program Awareness and Training Materials

Bhadala developed a suite of program awareness and training materials for all user groups participating in the pilot, including riders, drivers, subsidy provider staff, and RTA administrators. These materials included instructional videos, one-page quick reference guides, and detailed training manuals, all published on the MyRide Wallet website. Materials were tailored to each user group's specific role and responsibilities within the platform.

Requirements Fulfillment

Table 2.4 summarizes the fulfillment status of platform support and program awareness requirements identified during the ConOps process.



Riders boarding bus – Photo Credit: Bhadala 2026

ADMINISTRATIVE OVERSIGHT, REPORTING, AND SYSTEM REQUIREMENTS

Table 2.4

REQUIREMENTS <i>From ConOps Requirements</i>	STATUS
OP1: Owner Portal must allow users to access information about mobility wallet use	FULFILLED <i>Required</i>
OP1.1: Must allow users to view traveler use data including pass types	FULFILLED <i>Required</i>
OP1.2: Must allow users to retrieve traveler activity reports	FULFILLED <i>Required</i>
OP1.3: Must allow users to add additional MSPs	FULFILLED <i>Required</i>
OP1.4: Must allow users to remove current MSPs	FULFILLED <i>Required</i>
OP1.5: Must allow users to add additional subsidy providers	FULFILLED <i>Required</i>
OP1.6: Must allow users to remove current subsidy providers	FULFILLED <i>Required</i>

REQUIREMENTS <i>From ConOps Requirements</i>	STATUS
PS1: The system must provide call center services to assist with system issues	FULFILLED <i>Required</i>
PS2: Education and training materials must be developed to assist travelers, MSP operators, and other users on how to use the app	FULFILLED <i>Required</i>
PS3: The system must provide marketing services to make users aware of the new service	FULFILLED <i>Required</i>

REQUIREMENTS <i>From ConOps Requirements</i>	STATUS
B01: System must be able to send notifications	FULFILLED <i>Required</i>
B01.1: Must be able to send account verification messages	FULFILLED <i>Required</i>
B01.2: Must be able to send purchase confirmations	FULFILLED <i>Required</i>
B01.3: Should be able to send push notifications	FULFILLED <i>Required</i>
B02: System must process wallet transactions	FULFILLED <i>Required</i>
B02.1: Must allow transfers between services within one agency	FULFILLED <i>Required</i>
B02.2: Must allow transfers between agencies and modes with existing transfer policies	FULFILLED <i>Required</i>
B02.3: System must host traveler accounts and subsidy provider and owner portals	FULFILLED <i>Required</i>
B03: System must host traveler accounts and subsidy provider and owner portals	FULFILLED <i>Required</i>
B03.1: The system must be account-based	FULFILLED <i>Required</i>
B04: System must enable matching of reduced-far credentials against MSP credential lists	FULFILLED <i>Required</i>

2.7 DEVELOPMENT PIVOTS AND SCOPE DECISIONS

The MyRide Wallet platform was designed and deployed within a dynamic environment in which technical, organizational, and financial factors required the RTA and project team (Bhadala) to make deliberate scope decisions throughout the development period. Several integrations and capabilities that were part of the original pilot design and scope were deferred or descope in response to conditions that emerged during the development phase. Each decision is documented as part of the operational record.

Paratransit Integration

MyRide Wallet was the first platform in the region to enable paratransit passes to be purchased digitally. Paratransit pass integration was included as an original success criterion for transit providers and was functionally achieved during the pilot. The team validated the paratransit fare workflow with SMART, demonstrating that the platform can support demand-response fare payment within a shared mobility-wallet model. Extending the same capability to DDOT was constrained by two external factors rather than by platform capability. First, there is no pre-existing digital fare path to build on for DDOT's paratransit. Second, DDOT's paratransit runs on Ecolane's dispatch and scheduling software (which manages real-time trip optimization, driver manifests, and the DDOT Direct rider application), and Ecolane proposed a separate integration fee to connect MyRide Wallet that fell outside the pilot budget. Full DDOT paratransit rollout is therefore a practicably ready capability pending a commercial agreement with Ecolane, not an unmet technical objective.

Notably, Ecolane is itself a co-recipient under the same Michigan Mobility Wallet Challenge, which may open a cross-grantee path to future integration. Paratransit remains a priority for future phases and is addressed further in Section 4: Conclusions and Recommendations.

MoGo Bike-Share

MoGo bike-share was included in the original pilot design as a third mobility provider, alongside DDOT and SMART, with the intention of demonstrating MyRide Wallet's capacity to support multimodal integration beyond fixed-

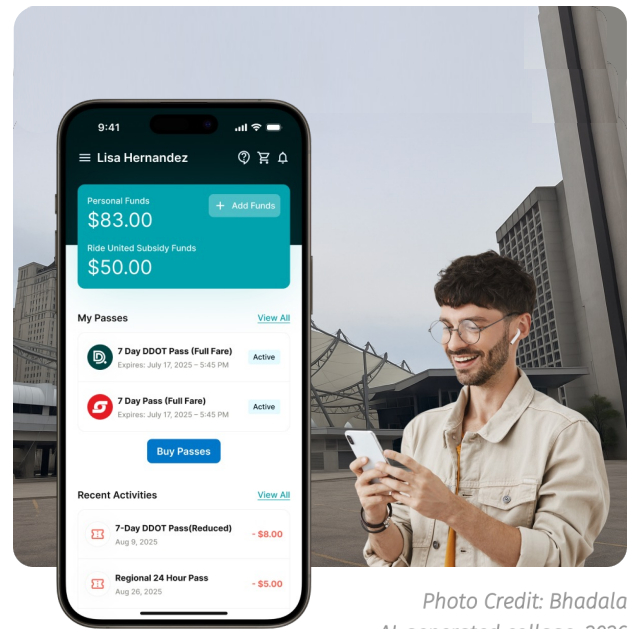


Photo Credit: Bhadala
AI-generated collage, 2026

route transit. Two factors made integration impractical within the pilot timeline.

The first was an ongoing organizational transition affecting MoGo's oversight and operational structure, which introduced uncertainty that prevented the project team from establishing a stable integration pathway during the pilot period.

The second was an integration dependency with Lyft Urban Solutions, which powers MoGo's digital payment infrastructure. Integrating MyRide Wallet with the Lyft Urban Solutions platform would have required a lengthy integration timeline that fell outside the pilot schedule, putting the technical integration outside the scope of this project. Notably, MoGo through Lyft Urban Solutions began a separate integration with the Transit app as part of a regional Mobility as a Service (MaaS) pilot that is mobility-wallet agnostic. That pilot began midway through the MyRide Wallet pilot period, further reinforcing that a re-integration of MoGo via Lyft Urban Solutions was not practicable within the current scope.

MoGo integration remains a candidate for inclusion in a subsequent regional deployment, and lessons learned from both the MyRide Wallet pilot and the Transit App MaaS pilot should inform that future pathway.

CashApp Integration Sequencing

CashApp was integrated into the MyRide Wallet platform as a payment method toward the end of the pilot period, rather than at the outset of deployment. This sequencing reflected a deliberate prioritization decision: the primary development and operational focus during the pilot was on the subsidized rider journey, which did not require CashApp as a funding method. CashApp's relevance is greatest for unbanked and underbanked riders loading personal funds onto the platform, a use case that was intentionally deferred until the subsidized fare workflow had been stabilized and validated. Expanded testing of CashApp with the intended rider population is a recommended next step for subsequent phases

Bulk Rider Import

Bulk import of subsidy recipient lists was deferred for the pilot, as manual entry was operationally sufficient at the frequency with which participants joined toward a target of 50 users. Bulk import is recommended for inclusion in a subsequent regional deployment where participant volumes will require more efficient onboarding workflows.

Multimodal and Rideshare Integration

Broader multimodal integrations, including TNCs and additional mobility services beyond DDOT and SMART, were deferred past the operational scope of the pilot. This decision allowed the development team to optimize the core rider journey across fixed-route transit and paratransit services before considering expanded provider integration. The platform architecture was designed with future multimodal integration in mind, and this remains part of the long-term vision documented in Section 1.5.

2.8 PLATFORM ROLE WITHIN REGIONAL MOBILITY ECOSYSTEM

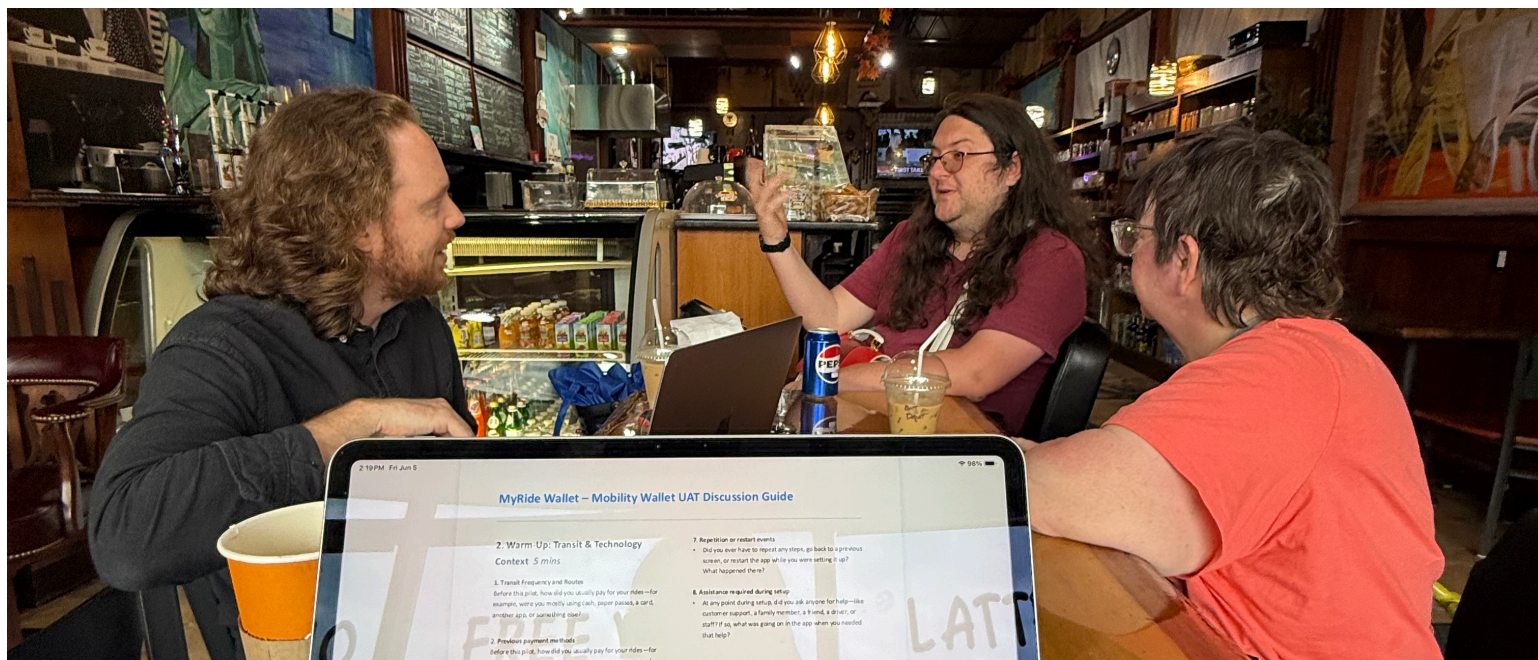
MyRide Wallet pilot explored whether a shared, account-based system could enable more coordinated transportation access, centralized subsidy administration, operational visibility, and interoperability across participating providers, positioning the platform as regional mobility infrastructure rather than a standalone application.

Throughout deployment, the platform functioned as a shared operational environment connecting riders, subsidy providers, transit agencies, and administrators simultaneously. The pilot demonstrated that mobility wallets require coordination across rider experience, operational workflows, reporting infrastructure, subsidy administration, and provider interoperability, and that getting that coordination right creates meaningful value for every stakeholder in the ecosystem.

Section 2 has documented the platform built in response to the regional needs identified in Section 1: what it does, how it works across riders, subsidy providers, and transit agencies, and the scope decisions made to optimize the core experience within the pilot's compressed timeline. The two subsidy administration models demonstrated during the pilot, United Way's referral-based approach and SEMCA/GEM's employer-mediated recruitment, together confirmed that the platform is flexible enough to serve meaningfully different organizational contexts within a single shared infrastructure.

Section 3 examines what that infrastructure delivered in practice, presenting quantitative platform outcomes drawn from usage data collected throughout the pilot period alongside qualitative findings from assessments conducted across all four rider cohorts and the portal administrators who managed subsidy distribution.

Pilot Results and Outcomes 3.0



User Assessments – Photo Credit: Bhadala, 2026

Pilot Results and Outcomes

3.1 INTRODUCTION

The purpose of the MyRide Wallet Mobility Pilot was not only to deploy and test a functioning mobility-wallet platform, but also to evaluate whether the solution delivered the intended benefits identified during pilot planning. As described in Section 1.7, success was defined across four primary stakeholder groups: riders, subsidy providers, transit providers, and regional mobility stakeholders. Each stakeholder group was expected to realize distinct and complementary benefits through the implementation of a shared, account-based mobility wallet platform.

This section presents the results of the pilot and evaluates the extent to which those intended outcomes were achieved. Rather than focusing solely on technical deployment or platform functionality, this evaluation examines whether MyRide Wallet successfully improved transportation access, simplified transportation assistance administration, supported transit provider operations, and advanced the broader goals of regional mobility coordination.

Findings presented throughout this section draw upon multiple sources of evidence collected before, during, and after pilot deployment. These sources include UAT, independent usability assessments conducted by Menlo

Innovations, rider and stakeholder outcome assessments, operational observations, platform utilization data, and pilot performance metrics. Together, these activities provide a comprehensive view of how the platform performed in practice, what value it delivered to participating stakeholders, and what opportunities remain for future enhancement.

The remainder of this section evaluates pilot outcomes from the perspective of each primary stakeholder group. For each group, findings are assessed against the success criteria established at the outset of the pilot and are organized around three core questions:

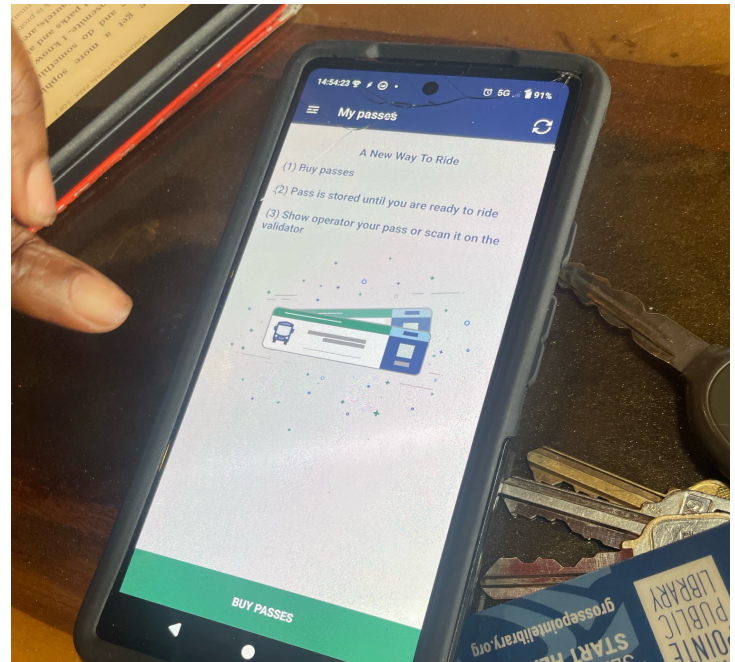
- Did stakeholders successfully complete the activities the platform was designed to support?
- Did the platform deliver the intended benefits envisioned during pilot planning?
- What lessons, opportunities, and recommendations emerged to inform future deployment and expansion?

Collectively, these findings provide insight into both the effectiveness of the MyRide Wallet pilot and the viability of a shared regional mobility wallet model.

3.2 RIDER OUTCOMES

The rider findings in this section draw upon three complementary assessment activities conducted at different stages of the pilot. Each assessment focused on the rider experience from a distinct perspective and, together, they provide a comprehensive view of platform functionality, usability, and rider impact.

Together, these assessments provide a progression from functional validation to usability evaluation to outcome assessment. When combined with platform utilization data, operational observations, and stakeholder feedback summarized elsewhere in Section 3, they provide the basis for evaluating both how the platform performed and whether it delivered the rider benefits envisioned during pilot planning.



User Assessments – Photo Credit: Bhadala, 2026

MYRIDE WALLET RIDER ASSESSMENT: EVALUATION METHODOLOGIES

Table 3.1

	USER ACCEPTANCE TESTING (UAT)	MENLO INNOVATIONS RIDER USABILITY ASSESSMENT	MYRIDE WALLET RIDER ASSESSMENT
TIMING	Prior to Pilot Launch	During Pilot Development and Refinement	Following Pilot Deployment
PURPOSE	Validate platform readiness before deployment	Evaluate overall usability and product experience	Evaluate real-world rider experience and intended outcomes
PRIMARY QUESTION	Can riders successfully complete core platform workflows	Is the platform intuitive and easy to use for target rider groups?	Did the platform make public transportation easier to access and use in practice?
FOCUS AREA	Account registration, onboarding, accessing funds, pass purchasing, pass activation, workflow completion, identification of usability issues	Navigation, workflow clarity, information architecture, content comprehension, user-interface design, opportunities for simplification	End-to-end rider journey, transportation access, subsidy usage, rider satisfaction, perceived value, remaining barriers, opportunities for improvement
IMPACT	Confirmed that riders could successfully complete core platform workflows and identified issues requiring refinement prior to launch	Provided an independent, third-party assessment of platform usability and informed product improvements during the pilot	Assessed whether MyRide Wallet delivered its intended rider benefits and improved the overall transit experience from the rider perspective

3.2.1 RIDER ASSESSMENT RESULTS

The intended outcome for riders was to simplify access to and payment for public transportation services through a shared mobility wallet platform. Specifically, the pilot sought to determine whether riders could independently access transportation assistance, purchase transit products across participating transit providers, activate digital passes, and utilize transit services through a single integrated application experience.

Across all three assessment activities, findings indicate that this objective was largely achieved and that riders were able to use the platform to complete the core transportation

activities envisioned during pilot planning.

UAT confirmed that riders were able to successfully complete the core workflows required to use the platform, including account registration, funding, pass purchasing, and pass activation. The Menlo Rider Usability Assessment subsequently validated the overall usability of these workflows while identifying opportunities to simplify the experience and improve rider understanding. Finally, the Rider Outcome Assessment demonstrated that riders were able to successfully utilize the platform in practice and generally viewed the experience positively.

MYRIDE WALLET RIDER APP ASSESSMENT: INSIGHTS AT A GLANCE

Table 3.2

	ACCOUNT REG. AND ONBOARDING	SUBSIDY ACCESS AND REDEMPTION	PERSONAL FUND LOADING	PASS DISCOVERY AND PURCHASE	PASS ACTIVATION AND BOARDING
WHAT WORKED WELL	Riders successfully registered and accessed the platform independently <i>UAT, Rider Outcome Assessment</i> No critical onboarding barriers were identified <i>UAT</i>	Riders successfully received and redeemed subsidy funds <i>UAT, Rider Outcome Assessment</i> Riders appreciated visibility into available balances <i>Rider Outcome Assessment</i> Digital subsidy delivery reduced friction associated with accessing transportation assistance <i>Rider Outcome Assessment</i>	Riders successfully loaded personal funds and completed transactions <i>UAT, Rider Outcome Assessment</i> Funding workflows aligned with expectations established by other digital-payment applications <i>Rider Outcome Assessment</i>	Riders successfully located and purchased transit products <i>UAT, Rider Outcome Assessment</i> Multi-provider fare purchasing was successfully demonstrated <i>UAT, Rider Outcome Assessment</i>	Riders successfully activated and presented digital passes <i>UAT, Rider Outcome Assessment</i> Boarding workflows functioned as intended <i>UAT</i>
WAYS TO IMPROVE	Improve onboarding guidance and first-time user education <i>Menlo, Rider Outcome Assessment</i> Expand rider-facing documentation and contextual help <i>Menlo, Rider Outcome Assessment</i>	Better explain subsidy balances and funding sources <i>Menlo</i> Improve clarity regarding how funds are applied during purchases <i>Menlo</i> Heighten visibility of base bar buttons on the Android platform, similar to iOS, and along the lines of (2) decreasing pass activation load times.	Simplify funding terminology <i>Menlo</i> Improve supporting guidance around funding workflows <i>Menlo</i>	Simplify fare-product selection workflows <i>Menlo, Rider Outcome Assessment</i> Provide more guided recommendations for riders unfamiliar with transit terminology <i>Menlo, Rider Outcome Assessment</i> Improve product descriptions and supporting guidance <i>Rider Outcome Assessment</i>	Improve visibility of pass expiration information <i>Rider Outcome Assessment</i> Clarify activation status and pass lifecycle behavior <i>Menlo, Rider Outcome Assessment</i> Increase rider confidence during boarding interactions <i>Menlo, Rider Outcome Assessment</i>

Collectively, the findings from the UAT, the Menlo Rider Usability Assessment, and Rider Outcome Assessment suggest that MyRide Wallet successfully supported the core rider workflows envisioned during pilot planning. Although each assessment was conducted at a different stage of the pilot and evaluated different aspects of the rider experience, several consistent themes emerged regarding both platform strengths and opportunities for future improvement.

3.2.2 WHAT WENT WELL

Several findings suggest that MyRide Wallet successfully delivered the core rider benefits envisioned during pilot planning. Riders consistently demonstrated the ability to complete the end-to-end transportation journey supported by the platform. Across the various assessments, riders successfully registered for the platform, accessed subsidy and personal funding sources, purchased transit passes, and activated digital passes for use during boarding activities. These capabilities were validated repeatedly through formal testing, independent evaluation, and real-world rider assessments.

The pilot also demonstrated the value of consolidating multiple transportation-related activities within a single application experience. Riders accessed available subsidy funds, viewed balances, purchased fare products, and managed passes without requiring separate payment methods, paper vouchers, or direct coordination with transit providers. Participants generally responded positively to the visibility provided by the platform and appreciated having transportation assistance available directly within the application.

Additionally, the pilot successfully demonstrated access to transit products across multiple participating providers through a common rider experience. Riders were able to browse and purchase DDOT, SMART, and regional fare products through a single platform, validating one of the core concepts underlying the regional mobility wallet initiative.

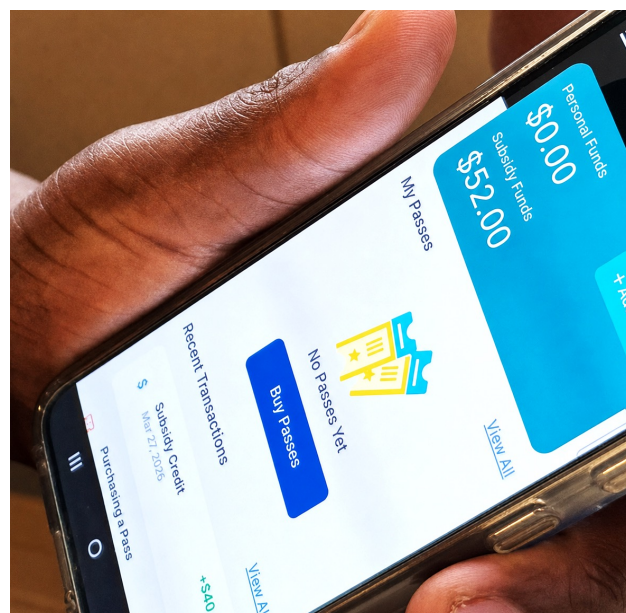
Taken together, these findings suggest that the platform successfully reduced several sources of friction traditionally associated with accessing

public transportation assistance and purchasing transit services, consistent with rider barriers and pain points identified in the ConOps and user research.

3.2.3 LESSONS LEARNED

While the pilot successfully achieved its primary rider objectives, the assessments also identified several opportunities to further improve the rider experience in future iterations. The most consistent findings related to onboarding and rider education. Across both the Menlo Rider Usability Assessment and Rider Outcome Assessment, participants expressed a desire for clearer instructions, stronger first-time user guidance, and additional contextual information explaining how the platform works.

Although riders were generally able to complete required activities successfully, many indicated that additional support materials would improve confidence and reduce uncertainty during initial use. Fare-product selection also emerged as a recurring opportunity for improvement. Riders unfamiliar with transit fare structures occasionally experienced difficulty identifying the most appropriate fare product and suggested that a more guided selection process could simplify purchasing decisions. Several participants expressed interest in workflows that help riders identify the correct fare product based on eligibility status, transit provider, or trip type rather than requiring them to interpret transit terminology independently.



User Assessments – Photo Credit: Bhadala, 2026

Finally, pass activation and lifecycle communication represented another recurring theme. While riders successfully activated and utilized digital passes, questions frequently emerged regarding activation timing, expiration status, and the distinction between purchased and activated passes. More prominent status indicators, expiration messaging, and rider-facing guidance could help strengthen confidence during boarding interactions and reduce uncertainty regarding pass validity.

For driver acceptance of the passes, the pilot validated passes visually, consistent with the method DDOT and SMART already use for app-based fares. Rider feedback surfaced a known regional pain point: visual validation depends on transit vehicle operator familiarity, and not every driver accepted a valid pass — the in-app rejection workflow distinguished drivers who refused a valid pass from those unfamiliar with the process. This is consistent with the project's own design research; the Concept of Operations paratransit-driver persona explicitly called for fare-box technology that can validate passes, and user research identified 'difficulty accessing and validating bus passes' as a core rider pain point.

Future phases should move beyond purely visual validation toward device-based confirmation, sequenced from lowest cost to highest assurance: A driver and agency companion scanning app using existing or low-cost devices; low-cost multi-format validators available on a subscription basis; and contactless/NFC validation timed to DDOT's and SMART's in-progress fare-collection replacements, so validation can ride on capital the agencies are already spending.

3.2.4 CONCLUSIONS

Based on the findings gathered across the UAT, Menlo Rider Usability Assessment, the internal Rider Outcome Assessment, and supporting platform utilization data, the pilot demonstrated that MyRide Wallet successfully enabled riders to access and pay for services through a shared mobility wallet platform.

Collectively, these assessments indicate that the platform functioned as intended for riders and provide a foundation for targeted improvements in subsequent phases. High-level lessons learned focused on improving clarity, confidence, and ease of use, particularly around onboarding, fare selection, pass lifecycle communication, and driver-side validation workflows. Future work should build on these findings to further simplify the rider journey, enhance accessibility, and strengthen trust in digital fare payment across the region.

3.3 PORTAL USER OUTCOMES *Subsidy Providers & Transit Agencies*

This section evaluates whether MyRide Wallet successfully enabled subsidy providers to administer transportation assistance programs more efficiently and with greater visibility than existing workflows allowed.

The findings in this section draw upon two complementary assessment activities, the Portal Workflow Assessment and the Menlo Portal Assessment, which together provide a progression from workflow comparison to usability evaluation to operational validation.

The first source was the Portal Workflow Assessment, which evaluated how transportation assistance programs were administered using existing tools and processes and compared those workflows directly to the MyRide Wallet portal. This assessment focused on participant enrollment, subsidy distribution, and program monitoring activities and provided direct insight into how the platform performed relative to current-state administrative practices.

The second source was the Menlo Portal Assessment of the MyRide Wallet portal. This assessment evaluated the

overall usability, functionality, reporting capabilities, workflow efficiency, and administrative experience of the portal while identifying opportunities for improvement and quality assurance findings.

When combined, these assessment activities provide the basis for evaluating whether MyRide Wallet achieved its intended outcome of improving transportation subsidy administration.

3.3.1 EVALUATION METHODOLOGY

The subsidy provider findings presented in this section draw upon three complementary sources of evidence gathered across the pilot period: the Menlo Portal Assessment, Bhadala's internal Portal Workflow Assessment, and the Quality Assurance (QA) process conducted prior to pilot launch.

Table 3.3 highlights the portal user evaluation approaches used by Menlo and by Bhadala.

MYRIDE WALLET PORTAL ASSESSMENT: EVALUATION METHODOLOGIES

Table 3.3

	PORTAL WORKFLOW ASSESSMENT	MENLO PORTAL ASSESSMENT
TIMING	During Pilot Deployment	During Pilot Development & Refinement
PURPOSE	Compare existing subsidy-administration workflows alongside MyRide Wallet workflows	Evaluate overall usability and administrative experience
PRIMARY QUESTION	Can organizations successfully administer transportation assistance programs using MyRide Wallet?	Is the portal intuitive and efficient for administrators to use?
FOCUS AREA	Rider enrollment, participant management, subsidy distribution, reporting, comparison to existing workflows	Navigation, workflow efficiency, dashboard usability, reporting capabilities, security, administrative controls
IMPACT	Workflow comparison findings, administrative observations, process-improvement opportunities	Usability findings, QA observations, enhancement recommendations

MYRIDE WALLET PORTAL INSIGHTS AT A GLANCE

Table 3.4

	ADMINISTRATIVE ACCESS AND USER MANAGEMENT	PARTICIPANT ENROLLMENT AND MANAGEMENT	SUBSIDY DISTRIBUTION	PROGRAM MONITORING AND REPORTING	PROGRAM ADMINISTRATION
WHAT WORKED WELL	Administrative users successfully accessed and navigated the portal independently <i>Menlo Assessment</i> Adding and managing users, organizations, riders, and subsidy providers was described as simple and intuitive <i>Menlo Assessment</i> Common administrative tasks could be completed without specialized technical support <i>Menlo Assessment</i>	Administrators successfully enrolled riders into transportation assistance programs <i>Portal Workflow Assessment</i> Rider enrollment workflows reduced reliance on multiple disconnected systems <i>Portal Workflow Assessment</i> Enrollment activities that previously required approximately 45–60 minutes could be completed in approximately 15–20 minutes using MyRide Wallet <i>Portal Workflow Assessment</i> Riders could be connected directly to the mobile application as part of the enrollment process <i>Portal Workflow Assessment</i>	Administrators successfully distributed transportation benefits directly through the portal <i>Portal Workflow Assessment, Menlo Assessment</i> Fund distribution was described as fast and intuitive <i>Menlo Assessment</i> Instant delivery of funds to rider accounts was identified as one of the platform's most valuable capabilities <i>Menlo Assessment</i> Digital subsidy distribution reduced reliance on manual, paper-based, and cash-based processes <i>Portal Workflow Assessment, Menlo Assessment</i>	Dashboard metrics provided administrators with visibility into program activity and utilization <i>Menlo Assessment</i> Administrators were able to monitor participant balances, fund utilization, and account activity through a centralized platform <i>Menlo Assessment</i> Reporting data could be exported quickly and easily for further analysis <i>Menlo Assessment</i> Both subsidy-provider and RTA administrators indicated reporting outputs supported program oversight activities <i>Menlo Assessment</i>	MyRide Wallet consolidated multiple administrative activities into a single environment <i>Portal Workflow Assessment</i> Administrators described the platform as user-friendly and easy to navigate <i>Menlo Assessment</i> The platform reduced administrative effort associated with transportation assistance management <i>Portal Workflow Assessment</i> Stakeholders reported that MyRide Wallet reduced the need to move between multiple systems to administer transportation assistance <i>Portal Workflow Assessment</i>
WAYS TO IMPROVE	Allow organizations to manage portions of their own profile information <i>Menlo Assessment</i> Simplify or remove administrative profile fields that provide limited value <i>Menlo Assessment</i>	Further automate participant eligibility and enrollment workflows <i>Portal Workflow Assessment</i> Expand bulk participant-management capabilities for larger programs <i>Menlo Assessment</i>	Introduce configurable default funding amounts for common distribution activities <i>Menlo Assessment</i> Add recurring or automated fund-distribution capabilities <i>Menlo Assessment</i> Improve flexibility for administering multiple subsidy programs simultaneously <i>Menlo Assessment</i>	Improve report discoverability and navigation <i>Menlo Assessment</i> Expand filtering and sorting options within reports <i>Menlo Assessment</i> Add additional dashboard filtering controls and date-range selections <i>Menlo Assessment</i> Expand available analytics and program-performance metrics <i>Menlo Assessment</i>	Implement automatic session timeout functionality <i>Menlo Assessment</i> Restrict notifications and administrative visibility to only relevant organizations <i>Menlo Assessment</i> Improve responsiveness and usability on smaller screen sizes <i>Menlo Assessment</i> Expand self-service administrative controls and configuration options <i>Menlo Assessment</i>

For additional detail, refer to *Menlo Assessment* in Appendix

3.3.2 SUBSIDY PROVIDER ASSESSMENT RESULTS

As described in Section 1.7, success for subsidy providers was defined as the ability to independently administer transportation assistance programs through the MyRide Wallet portal. Specifically, the pilot sought to determine whether participating organizations could:

- Log into the MyRide Wallet portal and independently manage administrative users;
- Enroll, approve, and manage participants throughout the program lifecycle;
- Distribute transportation subsidy funds digitally without relying on manual, paper-based, or cash-based processes;
- Monitor participant balances, utilization, and program activity through a centralized platform; and
- Generate reports supporting program oversight and reimbursement activities.

The findings gathered across the Portal Workflow Assessment, Menlo Portal Assessment, and operational pilot activities suggest that these objectives were largely achieved, with opportunities identified to further automate workflows, expand reporting capabilities, and strengthen platform flexibility at scale.

Collectively, the findings from the Menlo Portal Assessment, Bhadala's internal Portal Admin Assessment, and the QA process suggest that MyRide Wallet successfully supported the core administrative workflows envisioned during pilot planning. While each assessment was conducted from a different perspective and evaluated different aspects of the subsidy-provider experience, several consistent themes emerged regarding both platform strengths and opportunities for future improvement.

Most notably, stakeholders consistently identified improvements in administrative efficiency, reductions in workflow complexity, and increased visibility into transportation assistance program activity. At the same time, opportunities were identified to further automate administrative tasks, expand reporting capabilities, and improve platform flexibility as programs scale.

3.3.3 WHAT WORKED WELL

Several findings suggest that MyRide Wallet successfully delivered the core administrative benefits envisioned for subsidy providers during pilot planning.

Reduced Administrative Complexity

One of the strongest findings to emerge from the Portal Workflow Assessment was the platform's ability to simplify participant enrollment and program administration. Stakeholders described existing enrollment processes that required navigating multiple systems, reviewing referrals, verifying eligibility, maintaining participant records, and coordinating transportation assistance through a combination of manual processes and disconnected tools.

In contrast, MyRide Wallet consolidated these activities into a single workflow, reducing administrative effort while improving consistency and visibility. During the assessment, stakeholders indicated that participant enrollment activities that previously required approximately 45 to 60 minutes were completed in approximately 15 to 20 minutes through MyRide Wallet, a savings of 30 to 40 minutes per participant enrolled. In addition to reducing administrative burden, the platform simultaneously connected participants to the rider application and transportation assistance program, creating a more seamless experience for both administrators and riders.

This reduction in administrative effort represented one of the clearest indicators that the platform successfully improved transportation assistance administration.

Digital Subsidy Distribution

The pilot successfully demonstrated the ability to distribute transportation benefits electronically through a centralized platform. Administrators were able to load funds directly to rider accounts and reported that the process was intuitive and efficient.

The ability to deliver funds to eligible riders immediately upon distribution was consistently identified as one of the platform's most valuable capabilities. Rather than relying on manual coordination, reimbursement processes, or delayed distribution methods, organizations could provide transportation assistance when needed, without delay.

This capability was particularly valuable for organizations serving individuals with urgent transportation needs, where delays in assistance could directly impact access to employment, healthcare, education, and other essential services.

By digitizing subsidy distribution, MyRide Wallet reduced reliance on paper-based, cash-based, and manually administered processes while improving both program efficiency and rider access to benefits.

Improved Program Visibility

The platform also provided administrators with centralized visibility into participant activity, subsidy balances, utilization patterns, and overall program performance. Stakeholders reported that dashboard metrics and reporting tools made it easier to understand how transportation assistance was being utilized while reducing the effort required to gather information from multiple systems.

Administrators were able to review participant balances, monitor subsidy usage, track account activity, and export reports for further analysis. Both subsidy-provider and RTA stakeholders indicated that these reporting capabilities supported ongoing program management and provided valuable insight into how transportation assistance resources were being deployed across the program.

This level of visibility represented a meaningful improvement over traditional transportation assistance workflows, where information was often spread across multiple providers, spreadsheets, reimbursement systems, and administrative processes.

Streamlined Program Administration

Across both assessments, administrators generally described the portal as intuitive and easy to navigate. Core administrative activities—including participant enrollment, subsidy distribution, user management, dashboard review, and report generation—were completed successfully with minimal difficulty.

Stakeholders also reported that MyRide Wallet reduced the need to move between multiple systems to administer

transportation assistance programs. By consolidating participant management, funding activities, reporting, and administrative oversight into a single platform, the portal created a more streamlined and efficient administrative experience.

Taken together, these findings suggest that MyRide Wallet successfully reduced many of the operational inefficiencies traditionally associated with transportation assistance program administration, as illustrated in Table 3.5.

3.3.4 LESSONS LEARNED

While the pilot successfully achieved its primary subsidy-provider objectives, several opportunities for refinement were identified through the assessment activities.

Expanded Administrative Automation

Although stakeholders reported meaningful improvements in administrative efficiency, the assessments identified opportunities to automate repetitive administrative activities. Portal administrators expressed interest in configurable default funding amounts, recurring subsidy distributions, and additional workflow automation capabilities that could reduce administrative effort and improve efficiency at scale. While the platform supports automated recurring fund contributions, this capability was only partially demonstrated during the pilot given the scale and cadence of participant enrollment. Full validation is recommended in a subsequent phase.

As transportation assistance programs expand in size and complexity, these enhancements will be critical to helping organizations manage larger participant populations while maintaining administrative simplicity.

Enhanced Reporting & Analytics

Administrators found the platform's reporting capabilities useful for program oversight; however, several opportunities were identified to improve reporting functionality. Portal administrators requested expanded filtering and sorting capabilities, improved report discoverability, additional dashboard controls, and broader date-range selections.

Portal administrators also expressed interest in more advanced analytics and program-performance metrics that

could support program evaluation, funding justification, reimbursement workflows, and long-term planning activities. Future enhancements in these areas could further strengthen the platform's value as a transportation assistance management and oversight tool.

Administrative Controls & Security

The Menlo Portal Assessment identified several opportunities to strengthen administrative controls and security-related functionality. These included implementing automatic session timeouts, improving notification management, and providing greater control over organization-specific information visibility.

While these findings did not prevent successful completion of pilot activities, addressing them will improve platform governance, strengthen security practices, and better align the platform with organizational expectations regarding data management and privacy.

Platform Flexibility & Scalability

Additional opportunities were identified related to platform flexibility and support for larger-scale deployments. Portal administrators expressed interest in expanded bulk-management capabilities, improved support for administering multiple subsidy programs simultaneously, enhanced self-service configuration options, and additional administrative controls.

Data Visibility and Access Controls

During the pilot, participating organizations with administrative portal access, the RTA, United Way of Southeastern Michigan, and SEMCA/GEM, initially operated within a shared data environment in which participant records were visible across cohorts. This was acceptable given the small participant scale and the trusted partner relationships among participating organizations, but it surfaced a meaningful data-governance requirement for scale: organization-level data partitioning so that each subsidy provider can access only its own participants' data.

The Menlo Portal Assessment confirmed this requirement through two specific security findings: the portal did not automatically log administrators out of inactive sessions, and notifications were visible across organizational boundaries, allowing a subsidy-provider administrator to see notifications about other organizations' riders.

As one RTA administrator noted, a subsidy provider should only see information relevant to their own organization.

Both findings were resolved immediately upon identification: automatic session logout was implemented, and strict per-organization data isolation was applied so that notifications and report data no longer cross between organizational portals. The rapid identification and resolution of these issues during the pilot demonstrated both the value of independent assessment and the platform's readiness to meet enterprise data-governance standards as it scales.

While these enhancements were not required to support pilot activities, they represent important considerations for future deployments involving larger organizations, more complex funding structures, and expanded regional participation.

The opportunities identified throughout the assessments were focused on enhancing efficiency, flexibility, and scalability rather than addressing fundamental shortcomings in platform functionality.

3.3.5 LIMITATIONS

Several factors shape the interpretation of the results presented in this section. The project start was delayed, limiting the in-market period to a fraction of the runway originally scoped (see Section 2.2); a longer live window would likely have produced richer usage and validation evidence. All participating organizations operated within a shared data environment during the pilot; organization-level data partitioning will be required at scale, a requirement the Menlo Portal Assessment confirmed and that was addressed before pilot conclusion. Transportation assistance administrators at participating and prospective organizations were consistently stretched across competing program demands, limiting the number of organizations able to engage as portal administrators during the pilot period. This constraint is itself consistent with the report's central finding: the administrative burden of managing transportation benefits manually leaves little capacity for adopting new tools, however much those tools are needed.

None of these factors diminish the core finding that the model is viable and that the platform's greatest value lies in benefit administration and delivery.

3.3.6 CONCLUSIONS

Based on findings gathered across the Menlo Portal Assessment, Bhadala's internal Portal Workflow Assessment, operational observations, and pilot activities, the pilot demonstrated that MyRide Wallet successfully enabled subsidy providers to administer transportation assistance programs through a centralized digital platform.

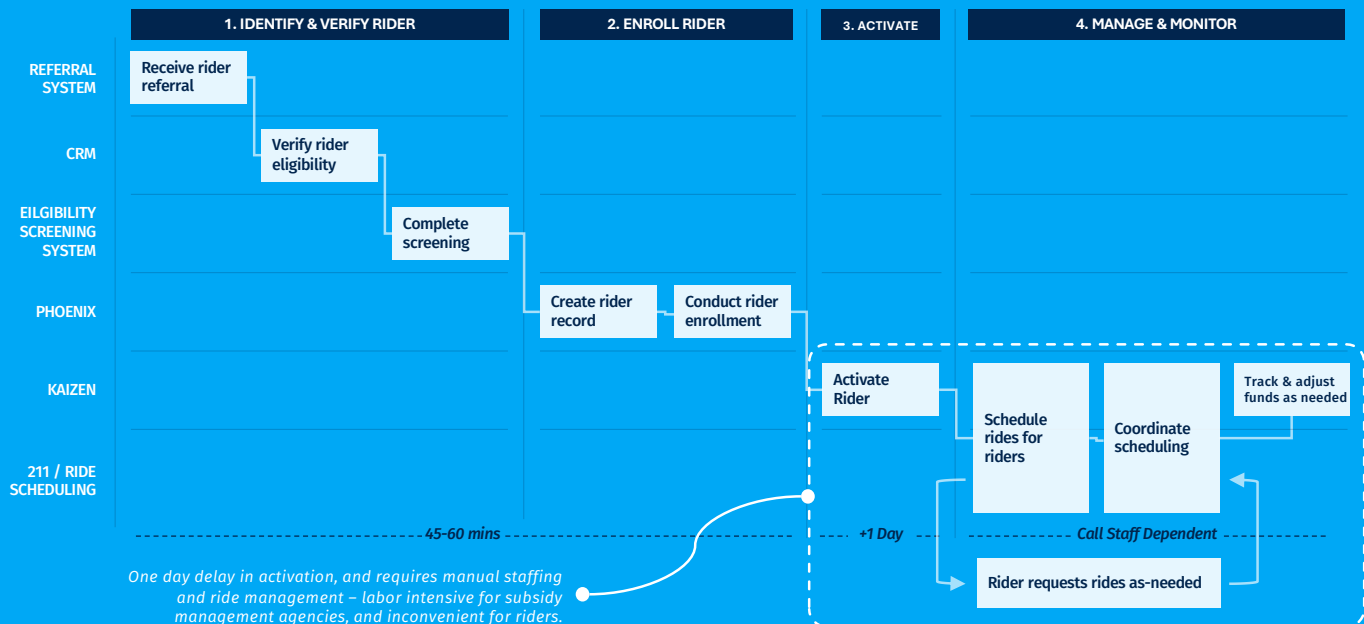
The clearest evidence supporting this conclusion was the platform's ability to consolidate participant enrollment, subsidy distribution, program monitoring, and reporting activities within a single administrative environment while reducing the complexity and time associated with existing workflows. Portal administrators consistently reported that MyRide Wallet simplified transportation assistance administration and improved both administrative visibility and operational efficiency.

The key areas identified for future improvement include automation of recurring administrative tasks, expanded reporting and analytics capabilities, strengthened security controls, and platform scaling to support larger participant populations and more complex funding structures. Section 4 examines what it will take to build on these outcomes at a regional scale.

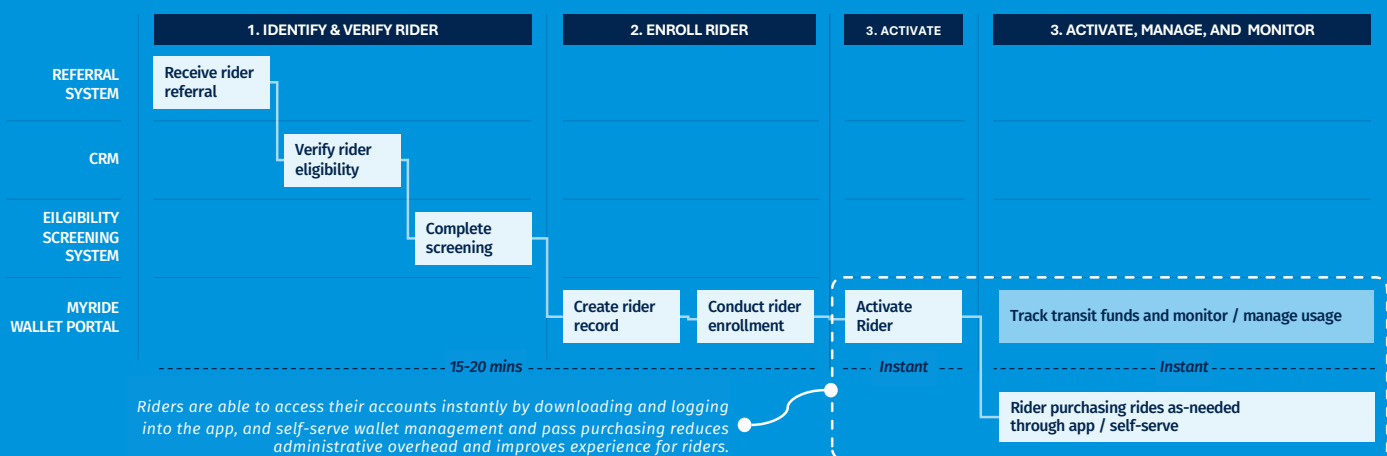
PROCESS FLOW COMPARISON: ONBOARDING, ACTIVATING, AND MANAGING RIDERS

Table 3.5

A. CURRENT STATE - GENERAL OVERVIEW



B. WITH MYRIDE WALLET



Conclusions & Next Steps 4.0

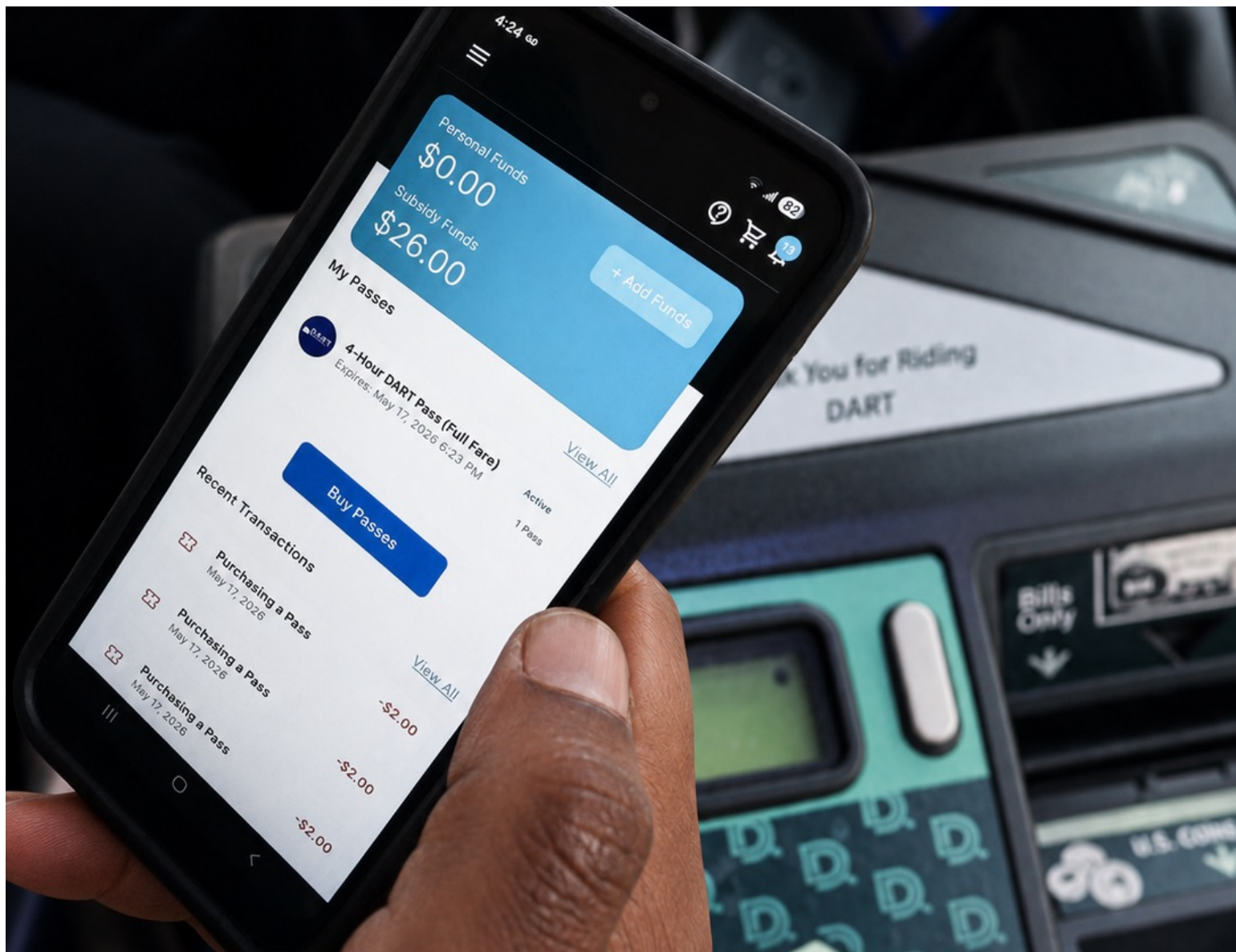


Photo Credit: Bhadala, 2026

Conclusions & Next Steps

4.1 INTRODUCTION

The MyRide Wallet pilot successfully demonstrated the viability of a shared, account-based mobility wallet capable of supporting riders, subsidy providers, transit providers, and regional mobility stakeholders through a common platform. Across the pilot, riders successfully completed core transportation activities including account creation, subsidy redemption, pass purchasing, pass activation, and trip completion. Subsidy providers successfully

administered transportation assistance through a centralized digital platform, while transit providers demonstrated that multimodal fare products could be accepted and managed within existing operational environments. Collectively, these outcomes validate the foundational concepts established through the original Mobility Wallet Challenge and demonstrate the feasibility of a regional mobility-wallet model within Southeast Michigan.

4.2 AN UNEXPECTED OPPORTUNITY: UNLOCKING TRANSPORTATION ACCESS THROUGH MORE EFFICIENT BENEFIT MANAGEMENT AND PROVISIONING

One of the most significant findings to emerge from the pilot was a shift in understanding regarding where the greatest barriers to transportation access exist.

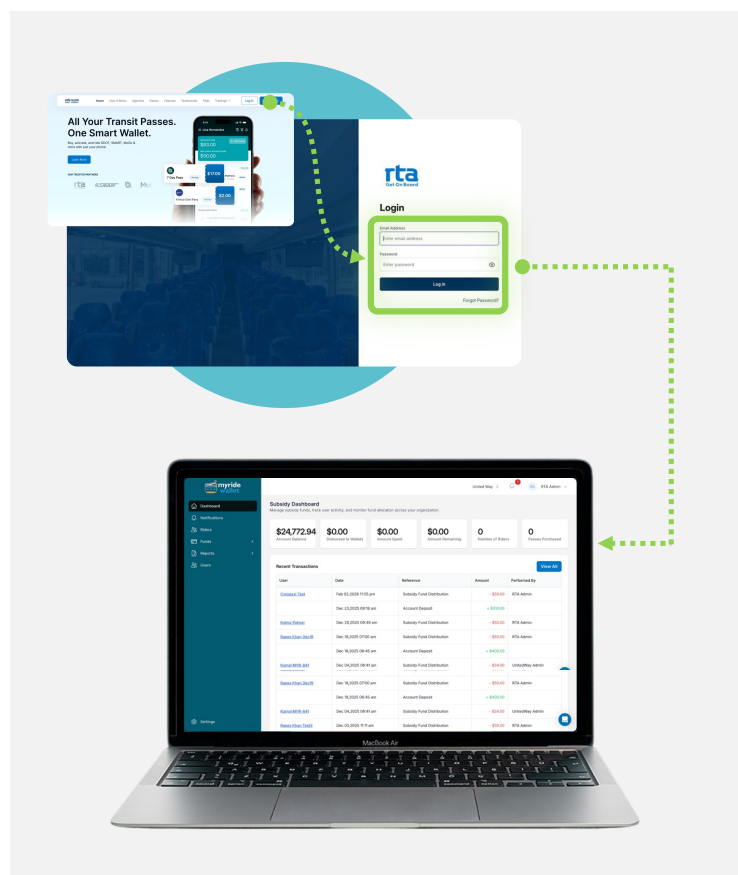
Throughout the pilot, riders demonstrated the ability to access transit services using a variety of existing applications and tools. Transit providers similarly offer established mechanisms for purchasing and using transit products. While opportunities remain to improve rider-facing experiences, the findings suggest that fare purchasing itself may not represent the largest barrier to transportation access.

Instead, the pilot consistently highlighted challenges associated with identifying eligible riders, administering transportation assistance programs, distributing benefits, and monitoring utilization. Organizations such as United Way and other participating subsidy providers described workflows that frequently require staff to navigate multiple systems, verify eligibility, distribute transportation assistance, monitor usage, and report outcomes.

The pilot demonstrated that MyRide Wallet substantially reduced these administrative bottlenecks by creating a direct connection between transportation funding, transportation-assistance providers, and riders.

This finding has implications beyond operational efficiency. Transportation-assistance funding already exists throughout the region across workforce development programs, educational institutions, healthcare organizations, nonprofit organizations, and public agencies.

Research conducted through initiatives such as "[Reliable Rides, Connecting Workers to Jobs](#)" has demonstrated that transportation barriers remain a critical factor influencing workforce participation, employment retention, and access to economic opportunity across Michigan.² In many cases, the challenge is not the absence of transportation resources, but rather the complexity of connecting these resources to the individuals they are intended to support.



By reducing administrative burden and improving benefit delivery, MyRide Wallet demonstrated the potential to increase utilization of existing transportation-assistance programs while expanding transportation access among riders who may already qualify for assistance but struggle to access it.

This created positive outcomes across the transportation ecosystem. Riders gained improved access to employment, healthcare, education, and other opportunities. Subsidy providers were able to serve more participants with fewer administrative resources. Transit providers benefited from increased ridership and improved utilization of existing services. Regional stakeholders gained greater visibility into transportation-access outcomes and a stronger return on transportation investments.

² Michigan Department of Labor and Economic Opportunity (LEO), MI Auto Workforce Hub, "Reliable Rides: Connecting Workers to Jobs," [michigan.gov/leo](https://www.michigan.gov/leo/-/media/Project/Websites/leo/Documents/LEO-Initiatives/MI-Auto-Workforce-Hub/Initiatives/Reliable-Rides/Playbook/Reliable-Rides-Connecting-Workers-to-Jobs.pdf), accessed June 2026.
<https://www.michigan.gov/leo/-/media/Project/Websites/leo/Documents/LEO-Initiatives/MI-Auto-Workforce-Hub/Initiatives/Reliable-Rides/Playbook/Reliable-Rides-Connecting-Workers-to-Jobs.pdf>

4.3 ADDITIONAL RECOMMENDATIONS AND OPPORTUNITIES TO EXPAND IMPACT

Viewed through this lens, the long-term opportunity presented by MyRide Wallet extends beyond digital fare purchasing. The platform represents a potential infrastructure layer for delivering transportation assistance more effectively and maximizing the impact of existing transportation resources throughout Southeast Michigan.

The findings from the pilot suggest that the greatest opportunity for future impact lies not in expanding rider-facing functionality, but in strengthening the connections between transportation-assistance providers, public transit funding sources, and the riders these resources are intended to serve.

1. EXTEND PARTICIPATION AMONG TRANSPORTATION ASSISTANCE PROVIDERS

Future deployment efforts should prioritize engagement with workforce development organizations, educational institutions, healthcare providers, nonprofit organizations, local governments, state agencies, and other community-based partners that currently administer transportation-assistance programs.

Growing participation among these organizations represents one of the most direct opportunities to increase transportation access throughout the region.

2. CONTINUE EXPANDING TRANSPORTATION BENEFIT ADMINISTRATION CAPABILITIES

Future development should continue building upon the platform's administrative strengths by expanding support for participant qualification, eligibility verification, and identity

management through platforms such as login.gov, as well as funding administration, utilization monitoring, reporting, and program-performance measurement.

3. INCREASE AWARENESS OF AVAILABLE TRANSPORTATION BENEFITS

Future efforts should explore strategies for increasing awareness of transportation-assistance programs among eligible riders and simplifying the process of connecting riders with available resources.

Reducing friction at this stage of the process can increase utilization of existing transportation resources while expanding mobility access.

4. EXPLORE INTEGRATION AND PARTNERSHIP OPPORTUNITIES

Future phases should evaluate opportunities to integrate transportation-benefit administration capabilities with existing transit applications, mobility platforms, and regional public transportation systems. Rather than require riders to adopt entirely new tools, future implementations may allow

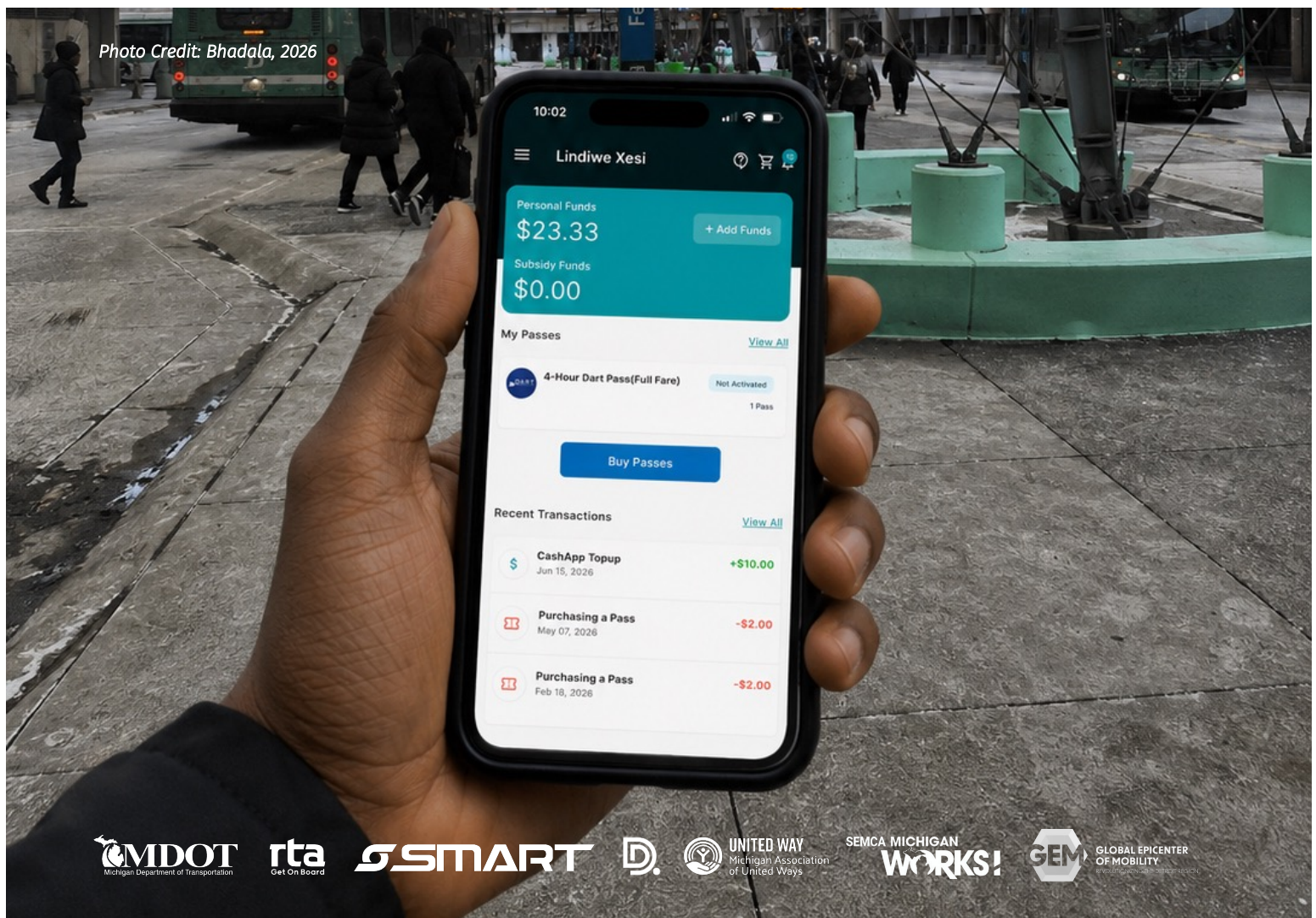
transportation benefits to be delivered through transit channels they already use, enabling MyRide Wallet to function as a shared administrative and funding infrastructure layer across the broader mobility ecosystem.

4.4 CLOSING REFLECTIONS

The MyRide Wallet pilot demonstrated that improving transportation access requires more than simplifying fare payment. It also requires simplifying how transportation resources are delivered, managed, and connected to the people who need them most.

Beyond validating the rider experience, the pilot's most significant finding was the opportunity to reduce administrative barriers between subsidy providers and eligible riders. By improving how transportation benefits are distributed and managed, MyRide Wallet demonstrated the potential to expand access to opportunity, increase utilization of existing transit services, and strengthen the effectiveness of Southeast Michigan's broader mobility ecosystem.

Southeast Michigan has spent years planning for a more connected, equitable, and efficient regional transit system. MyRide Wallet is proof that the infrastructure to deliver on that vision is not a distant ambition but a present capability. The region now has evidence that a shared, account-based platform can move transportation assistance from fragmented manual processes to centralized digital delivery, that it can serve job seekers, manufacturing employees, and transit riders through the same ecosystem, and that it can do so without disrupting the transit operations already in place. The pilot answered the question of whether this works. The question now before regional leaders is whether the region will build the governance, the partnerships, and the sustained investment to make the platform permanent.



Glossary of Terms

GENERAL TERMS & ABBREVIATIONS

Automated Clearing House (ACH): A digital network used for electronic financial transactions, including direct bank account transfers. ACH transfers typically require three or more business days to process.

Bhadala: The Detroit-based mobility technology company that built and operated the MyRide Wallet platform under contract with the RTA of Southeast Michigan.

CAC (Citizen Advisory Committee): The RTA's Citizen Advisory Committee, which participated in the pilot as one of four rider cohorts.

CashApp: A mobile payment application integrated into MyRide Wallet as a funding method, enabling unbanked and underbanked riders to load physical cash at participating retail locations and transfer funds to their MyRide Wallet personal wallet.

Concept of Operations (ConOps): The 2024 Regional Mobility Wallet Concept of Operations document, which established system requirements, stakeholder needs, and proposed pilot functionality for a regional mobility wallet ecosystem in Southeast Michigan.

Detroit Area Regional Transit (DART): A regional transit pass available across both DDOT and SMART services, offering riders access to both networks through a single fare product.

Detroit Department of Transportation (DDOT): The City of Detroit's public transit agency, providing fixed-route and paratransit services within the city of Detroit. One of two participating transit providers in the MyRide Wallet pilot.

Digital Pass: A transit fare product stored and activated within a mobile application rather than through a physical card or paper ticket. MyRide Wallet digital passes display an animated, pulsating transit provider logo to confirm validity at boarding.

Fare Capping: A pricing mechanism that automatically limits the total amount a rider pays for transit within a defined period, such as a day or month, ensuring riders never pay more than the cost of an equivalent pass. Fare capping was identified as a future opportunity in the RTA's pilot objectives.

Fixed-Route Transit: Scheduled public transportation services operating on predetermined routes and timetables. DDOT and SMART fixed-route services were the primary transit modes supported by MyRide Wallet during the pilot.

Global Epicenter of Mobility (GEM): A Southeast Michigan organization focused on mobility innovation, which partnered with SEMCA to support LM Manufacturing employees during the pilot.

Interoperability: The ability of different transit systems, fare technologies, and payment platforms to work together seamlessly, enabling riders to use a single payment method across multiple providers.

LM Manufacturing: A Detroit-area manufacturing employer whose employees faced significant transportation insecurity contributing to absenteeism and tardiness. LM Manufacturing participated in the pilot through SEMCA/GEM, representing the employer-sponsored transportation assistance use case.

Menlo Innovations: An Ann Arbor-based technology firm engaged to conduct independent rider and portal usability assessments during the pilot using their High-Tech Anthropology methodology.

Michigan Department of Transportation (MDOT): The state agency responsible for Michigan's transportation infrastructure, which co-managed the Michigan Mobility Wallet Challenge grant program with OFME.

Michigan Mobility Wallet Challenge: A competitive grant program jointly managed by MDOT and OFME through which the RTA received one million dollars in March 2023 to fund the MyRide Wallet pilot.

Micromobility: Short-distance transportation options typically available through app-based rental platforms, including bike share and scooter share services. Micromobility providers referenced in this report include MoGo bike share and scooter share operators Lime, Spin, and Bird.

GENERAL TERMS & ABBREVIATIONS

Microtransit: On-demand, technology-enabled shared transit services operating within a defined service zone, typically booked through a mobile application or call center. Examples include DAX and D2A2.

Mobility Providers: Organizations offering transportation services beyond fixed-route transit, including bike share (MoGo), scooter share (Lime, Spin, Bird), and rideshare (Uber, Lyft).

Mobility Wallet: A digital platform that enables riders to store funds, access transportation subsidies, and purchase fare products across multiple transit providers through a single account-based application. MyRide Wallet is an implementation of a regional mobility wallet designed to serve riders, subsidy providers, transit providers, and regional administrators within Southeast Michigan's transportation ecosystem.

MoGo: Detroit's bike-share program, originally included in the pilot design as a third mobility provider. Integration was deferred due to organizational and technical factors outside the pilot's scope.

Multimodal: Referring to the integration of multiple transportation modes within a single platform or journey. In the context of MyRide Wallet, multimodal connectivity encompasses fixed-route transit, paratransit, on-demand transit, microtransit, micromobility, and rideshare services, with the long-term vision of enabling riders to access and pay for all of these modes through a single shared platform.

MyRide Wallet App: Describes the MyRide Wallet rider app specifically, wherever used or referenced.

MyRide Wallet Portal: Describes the MyRide Wallet administrative portal, specifically, wherever used

MyRide Wallet Platform: Describes the MyRide Wallet platform as a whole, including the app and administrative portal.

Office of Future Mobility and Electrification (OFME): A Michigan state office that co-managed the Michigan Mobility Wallet Challenge grant program with MDOT.

Paratransit: Specialized transportation services for individuals with disabilities or other conditions that prevent them from using fixed-route transit. SMART paratransit fare payment was validated through MyRide Wallet during the pilot, while DDOT paratransit integration was deferred pending a commercial agreement with Ecolane.

Quality Assurance (QA): The structured internal testing process conducted by Bhadala prior to pilot launch, comprising 296 test cases across eight functional areas of the platform.

Reduced Fare: A discounted transit fare available to eligible riders, including seniors and individuals with disabilities. MyRide Wallet supported reduced fare pass options for both DDOT and SMART services during the pilot.

Regional Transit Authority of Southeast Michigan (RTA): The regional body responsible for coordinating public transportation across Southeast Michigan's four counties, which contracted with Bhadala to build and operate the MyRide Wallet platform.

Ride United: United Way of Southeastern Michigan's transportation access initiative, which provides no or low-cost transportation to residents facing barriers to employment, healthcare, education, and other essential services. Ride United served as the primary recruitment pathway for United Way's MyRide Wallet pilot participants.

Southeast Michigan Community Alliance (SEMCA): A workforce development organization that partnered with GEM to support LM Manufacturing employees during the pilot, representing the employer-sponsored transportation assistance use case.

Suburban Mobility Authority for Regional Transportation (SMART): The suburban transit agency serving communities outside Detroit, providing fixed-route and paratransit services. One of two participating transit providers in the MyRide Wallet pilot.

GENERAL TERMS & ABBREVIATIONS

Subsidy: Financial assistance provided by an organization to cover or offset a rider's transportation costs. MyRide Wallet enabled digital subsidy distribution from subsidy providers directly to eligible riders' wallets.

Transportation Network Companies (TNC): Private ride-hailing companies such as Uber and Lyft that connect riders with drivers through a mobile application. TNC integration was considered as part of the original pilot scope but was deferred by the RTA due to timeline constraints.

CONOPS PREFIX NOMENCLATURE

Note prefix nomenclature for the ConOps:

UI: User Interface – Everything the traveler sees and does in the mobile app. Account creation, purchasing passes, adding funds, linking subsidy accounts, viewing history, etc.

SP: Subsidy Provider Portal – The web portal used by organizations like United Way, SEMCA, LM Manufacturing, etc., to enroll participants, distributed funds, manage accounts, and run reports

PS: Policies and Services – Operational services surrounding the software rather than software features themselves. Examples include call center support, training materials, marketing, documentation, and other implementation services

BO: Backend business logic and system rules that aren't tied to a specific user interface. Examples include eligibility matching, fare rules, funding logic, account processing, and integrations

OP: Owner Portal -The administrative portal used by the system managers or subsidy providers to manage the overall system – adding or removing mobility providers, managing subsidy providers, viewing regional reports, and administering the platform



Bhadala